

CONNECTION

March 2017



Make Them Want to Stay

How to Keep Talented Young Employees

Connection

Spring 2017

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FROM THE EDITOR

Angi Harben

Spring Ahead.

We all know what that means. The clocks are now set an hour ahead of where they were a short time ago. What was 5 a.m. last week is now 6 a.m., which means when your alarm goes off in the morning, for at least a few days you'll feel like you're getting up an hour too early.

The first time Daylight Saving Time was implemented was on May 1, 1916 in Germany. The goal was to save energy during WWI. During the energy crunch of the 1970s, it seemed like a good way to lessen energy consumption that tends to increase at night when people are home.

Although most people think of as an innocuous event, DST has actually caused some controversy.

Winston Churchill was a proponent, saying, "the opportunities for the pursuit of health and happiness among the millions of people who live in this country" were expanded by the extra daylight hours.

On the other hand, it's also been called "Daylight Slaving Time," because it means there is more work that can be done in the daylight. Retail, sporting events and tourism interests all benefit economically from DST, while agricultural and evening entertainment do not.

In 1907 William Willett published *The Waste of Daylight*, in which he wrote, "the sun shines upon the land for several hours each day

while we are asleep," and yet there "remains only a brief spell of declining daylight in which to spend the short period of leisure at our disposal." He advocated for legislation in Britain to institute DST until his death in 1915, the year before the Germans figured it would be a good way to save energy during the first World War.

So what are you doing to spring ahead? Are you pursuing more health and happiness? Are you using the "extra" daylight to stay longer at work because when it's still light out it doesn't feel like you've been at the office as late as you have? How are you spending what could be an "expanded period of leisure"?

And what is your credit union doing to spring ahead? What are you doing to secure the future of your credit union? Are you cultivating and nurturing future leaders? Are you creating a culture that will engage employees and make them want to commit themselves long term? Are you seeking out-of-the box solutions for the problems that are boxing you in? Are you embracing new marketing and promotional ideas to increase membership? How are you helping your members afford life?

This issue of *Connection* features a cover story package on investing in, and retaining, young talent in your credit union. It also includes a piece on the value of strategic marketing plans (if you don't have one, you need one) and a story on the work of the Georgia Credit Union Foundation. Perhaps this is the perfect time of year to spring ahead and implement some new plans and processes that will keep your credit union moving forward.

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Frame Your Vision with a Strategic Marketing Plan



By Britney Bailey
Growth By Design,
Marketing Account Manager

Have you noticed New Year's resolutions beginning to fizzle as the months pass? Just as your motivation to cut carbs or organize the hall closet begins to fade, you may also notice less commitment to fulfilling your business resolutions. Often the year is started with lofty goals and an eager team ready to tackle the work necessary to meet benchmarks, but as time passes and work begins to pile up, you may lose sight of your long term vision. Unfortunately, those creative and innovative ideas to broaden your message and engage your membership drown in the work associated with everyday maintenance. So, how can you reignite the enthusiasm and stay on top of those goals? Strategic marketing plans!

Marketing plans frame your vision with a clear and concise strategy that spells out goals, deadlines, target audiences and budgets. Periodic reviews keep your marketing plan relevant and on track, which ensures your initiatives don't get buried under the day to day work.

The best way to form a marketing strategy is to start with these questions:

1

What would you like your marketing strategy to achieve? There is no such thing as a one-size-fits-all marketing plan. Whether you're looking to grow membership or deepen relationships with existing members, you need to identify and understand your overall goals.

2

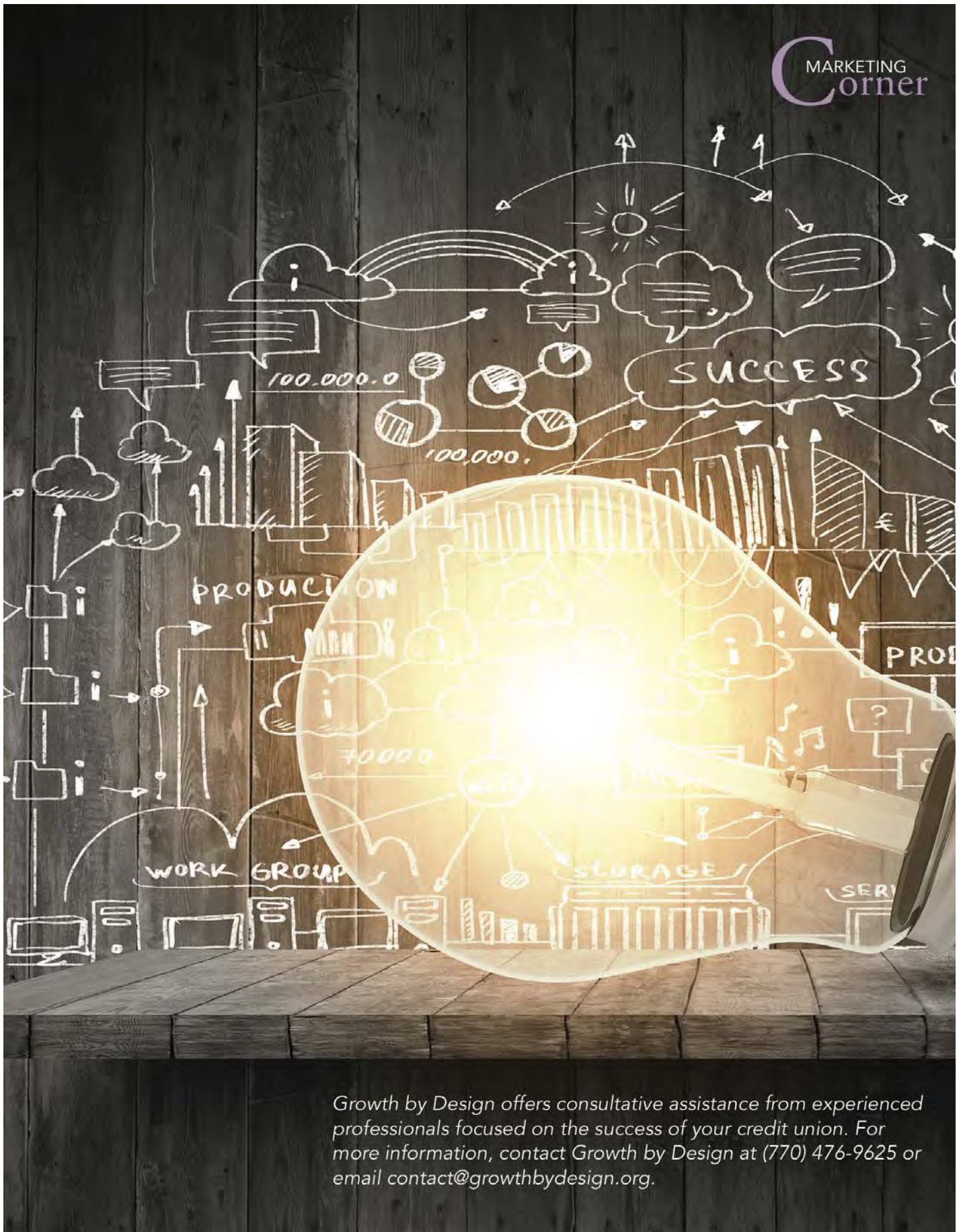
How do your members interact with your credit union? How your members interact will help to understand the best methods for effective communication. If your members do most of their banking online, communications should be targeted towards your website, mobile app, and email marketing. If they are more likely to come into the branch, emphasizing point of sale promotions, lobby banners, digital message boards, and take one slips would be more effective.

3

When is it appropriate to engage your members? Over communicating can often be as bad as not communicating at all. Once you understand how your members interact with your credit union, you will need to gauge how often they are receptive to receiving marketing communications. Whether it's weekly, monthly or quarterly, make sure each communication has a clearly defined purpose and be sure to provide members the opportunity to opt out, should they prefer not to receive direct communications.

4

What would you like to enhance about your communications? Are you looking for new and innovative ways to relay your message, or have you found traditional delivery works best? Find the best way to incorporate the latest technologies such as video, web, social, and digital media in a way that resonates with your members.



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GCUA Video Wins National Contest Earns \$15,000 Donation to Children's Healthcare of Atlanta

Georgia Credit Union Affiliates' submission in the second annual national Love My Credit Union® Campaign contest garnered the most votes and earned a \$15,000 donation for Children's Healthcare of Atlanta. The video contest was open to credit unions and support organizations. Winning entries were awarded cash prizes donated directly to their charities of choice. The campaign donated a total of \$122,500 to charities around the country.

"Children's Miracle Network is excited that Georgia Credit Union Affiliates chose our local children's hospital, Children's Healthcare of Atlanta as the recipient of this generous donation. It will help Children's to carry out our mission: to make kids better today and healthier tomorrow," said Brittany Wilson,

Program Coordinator, Children's Miracle Network Hospitals.

GCUA's video featured actual Georgia credit union members telling personal stories of ways their credit unions helped them. It also featured information from the annual Helping People Afford Life report, with data on Georgia credit union activities in areas such as financial literacy, credit building and community outreach.

In the contest's inaugural year, Georgia United Credit Union and Health Center Credit Union won in their categories. This year Georgia was again well represented, with credit union video submissions from Southeastern Credit Union, Georgia United Credit Union and Associated Credit Union.

CU Solutions Group®, a national credit union service organization, and the Credit Union National Association (CUNA) launched the second annual campaign in July. Its purpose was to highlight local community involvement by the credit union industry across the country.

"Credit unions help people make good financial decisions every day," said Mike Mercer, President and CEO of GCUA. "Growth by Design helps credit unions illustrate the impact that their work has on people. We're happy to have the opportunity to earn this donation for Children's Healthcare of Atlanta and to tell the story of how credit unions are helping people afford life."

Click [here](#) to view the winning video.

New Compliance Person, Now what?



By Kela Wingard
Compliance Consultant,
GCUA

Once the ground work is complete, development begins. Regardless of the experience the compliance officer brings to the table; the success of your program will be dependent upon the importance placed on the compliance function. The difference is your credit union's own attitude toward compliance.

Hiring a new employee can be a challenging and daunting task. This task is especially difficult when looking to fill a compliance position. The truth is, when taking on a new compliance employee, you can never really be sure if it will manifest into the perfect union.

From your new employee's perspective, the feelings are mutual. However, there are some things you can do as an employer that will set your new employee up for success. After all, isn't that what you want?

Employees who immediately feel welcome and a part of a team. If you want to see a new excited employee start acting like a lack luster employee; throw them to the wolves as soon as they walk in the door. Your onboarding process should be the first stage of engaging staff and right away showing value and importance of their role at your credit union.

There are several character traits that are essential for a successful compliance person. Some of which are integrity, independence, leadership, clear communication skills, ability to mentor, approachable and firm. Staff may not walk in the door with all of those characteristics right away, but these traits can be developed over time.

The first priority as an employer is to develop a relationship with your new employee, and show the importance of their role in the organization. It's just like any new relationship, it is important to give and receive expectations early on. Explain your credit union's long and short vision, how each department plays a part in that vision, and how the employee plays a part in the overall success of the credit union.

Take the time to assess your new compliance officer's key principles toward the new job.



1. Business Ethics - Able to look out for employee misconduct and policy violations and report infractions to the right people. Must be willing to call attention to anyone in non-compliance regardless of the circumstances. In today's exam environment and with regulations like UDAAP and easy complaint avenues available to members, it's a critical time to make certain compliance short comings are addressed.

2. Reliable - Are they dedicated to the credit union and its policies and procedures. Be professional and uphold the standards the credit union sets for itself. Stay up-to-date on new laws and regulations and open to educational opportunities whenever applicable.

3. People Skills - Able to communicate clearly with all staff from the teller line to senior-level managers. Reviewing others work is necessary. It is important to communicate effectively and honestly. When corrections need to be made be assertive but also sensitive to the feelings of others. Show others the compliance roll is there to support the team not just to

limit innovation or stall new ideas.

4. Detail-Oriented - Ability to notice details and patterns that are out of the ordinary and not in the best interest of the credit union. Have the drive to dig into new laws and regulations in order to determine the impact on credit union operations.

Once the ground work is complete, development begins. Regardless of the experience the compliance officer brings to the table; the success of your program will be dependent upon the importance placed on the compliance function. The difference is your credit union's own attitude toward compliance.

It is important to develop your employees in a way that works best for your credit union of course but, too often we hire someone quickly because a body is needed right then. The long term consequences for throwing a new employee into the wild too quickly can be difficult to overcome. Investing money in a new employee is often done without hesitation, investing time however, is often put on the back burner.

Classroom and online training are wonderful tools and provide a valuable foundation when starting a new job. Nothing compares

to spending one-on-one time with the people who are in the trenches everyday getting the job done. Those are the people who provide the most valuable tools and resources.

As a compliance specialist, it is important to know something about every area of the credit union. Think about this, during onboarding, allow the employee to spend at least one day in every department...in the trenches. The goal is to learn what they do, how they do it, and what issues are keeping them from doing their job more effectively. After all, a good compliance person must align the compliance program with the overall strategy of the credit union.

Spending adequate time with a new hire will provide an atmosphere in which new ideas are developed and quickly running full speed ahead. Not only that, but fostering an environment where camaraderie is built early on with staff will help ensure the compliance program is up and running sooner rather than later. This makes your compliance person more human and less like the big bad wolf nobody wants to talk to.

It is so much easier to approach compliance issues when the foundation is already laid. When management makes compliance a priority so does everyone else.



A Look Back at 2016

During 2016 the [Georgia Credit Union Foundation](#) provided direct consulting services to 46 Georgia Credit Unions under \$25 million in assets. These services consisted of various types of support – some in the form of one-on-one meetings with credit union management, some in the form of staff or official training programs and some in the form of facilitated information exchange meetings with a group of credit unions in the same chapters.

There were nine training sessions with either staff or officials on such topics as BSA, Supervisory Committee duties and responsibilities and Board member training on credit union financial statements –

understanding key ratios and trends. Six credit union planning sessions were facilitated. The information exchange meetings were scheduled and facilitated and included such topics as Military Lending Act compliance, mortgage lending examination issues, Department of Labor Overtime Rule, and 2016 advocacy focus issues. These information exchange meetings were attended by 3-5 credit unions in each of the chapter areas where they were held and attendance averaged about 7 people for each of the six meetings.

Often staff members at very small credit unions do not have the time to attend even local meetings, so a fair amount of time is spent in one-on-one meetings. These generally focus on financial performance and what ideas for improvement we have. Occasionally a new credit union manager just needs some help figuring out how to comply with regulations, how to respond to regulatory exam issues, how to handle board conflicts, etc. while trying to serve members and grow earning assets (loans).

We are pleased to report measurable success in this

area. One example is a new manager of a credit union with \$3-\$4 million in assets with the following statistics for year-end 2015: non-interest income of .22%, loan-to-share ratio of 32.5% and ROA of -2.7%. The GCUF consultation suggestions included (among others) Credit Card EZ Launch, marketing loans, implementing a loan application fee and promoting small short term loans. The year-end 2016 statistics showed non-interest income rising to .35%; loan-to-share ratio growing from 32.5% to 41.5%, and ROA increasing to .37%. Loan growth was 14.4% for the year. The credit union manager and staff had to do the work, but the suggestions helped give this new manager some tools to work with.

Another similar sized credit union started the Credit Card EZ Launch program, began offering mortgages through CUFS and offered a skip-a-payment program. It received a bonus for the most balance transfers and most cards approved on the EZ Launch program. Non-interest income improved from .42% to .57% during 2016, and ROA jumped from .10% in 2015 to .92% for 2016.

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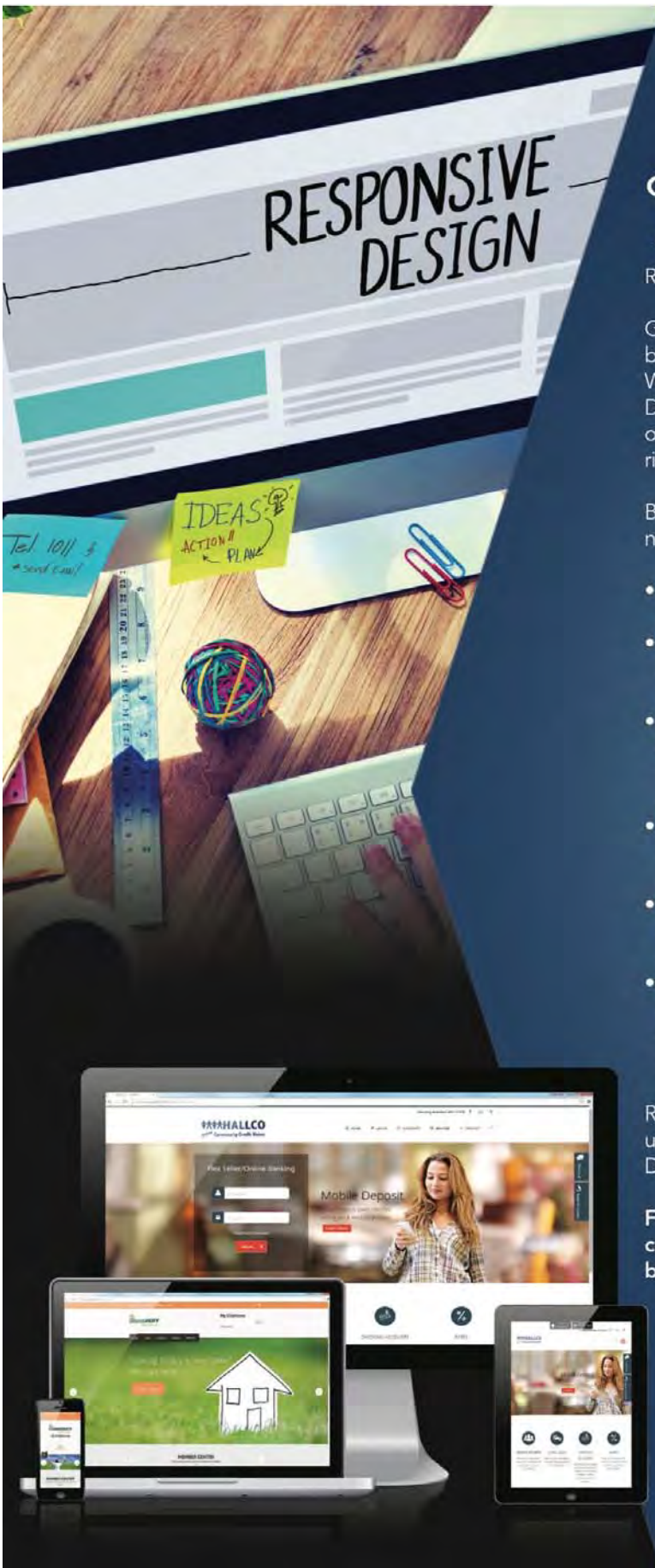
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Once again – the results are due to the credit union management executing on suggestions. For some small credit unions, access to workable ideas and programs is limited, and the Foundation consultation helps bring fresh perspective and helpful suggestions for review and implementation where appropriate. Tracking results depends on the starting point of when the information is delivered and then acted on.

Another project of the Georgia Credit Union Foundation in 2016 was starting a relationship with the British Credit Union System. A number of Georgia credit unions were active partners with their counterparts in Poland in the early years of the Polish credit union system. People have often spoken about learning a lot from the Poles, who were starting a new country and a new financial system at the same time. And the Polish system learned a lot about what credit unions can do from their Georgia partners. In this international idea exchange, the language barrier has been significantly reduced. Several Georgia credit unions have signed up to work with the British system credit unions, which are very limited in their credit products – pretty much signature loans only. But they are interested in adding more products. One Georgia credit union has already sent a senior lending representative to talk with them about risk-based pricing. The Georgia Credit Union Foundation has provided a small amount of financing for the Georgia state-level folks to facilitate and coordinate the partnership – without which this endeavor would likely not have been possible.

Disaster Assistance is another function of the Foundation. Always hopeful there won't be a need for it, we are glad the mechanism is in place because the need always arises. In 2016 there was significant damage in Louisiana, and many credit unions and their staff and official family suffered extensive damage. The Georgia Credit Union Foundation made a contribution through the National Credit Union Foundation to aid in the recovery. We also made a contribution to the National Credit Union Foundation for their work on behalf of credit unions in the U.S. One of the products from the National Foundation in 2016 was the sixth season of Biz Kids. This is a very successful program that teaches children about financial issues.

In 2016 the Georgia Credit Union Foundation also provided financial assistance to Georgia credit unions through educational grants. During 2016 Georgia credit unions of all sizes participated in more than 750

GCUA-sponsored programs through CUNA CPD and Financial Education & Development Webinars. Most of the sessions were attended by large Georgia credit unions but 16 small credit unions had 32 participants that GCUF provided some discounts for – making the cost a little less of a strain. GCUF also provided two small credit unions with scholarships for members of management to attend the Southeast Regional Credit Union School in Athens, GA (SRCUS).

The GCUF also sponsored the CUNA and National Credit Union Foundation Financial Counseling Certification Program (FiCEP). This program has been created and updated as a tool to certify credit union staff as capable of assisting credit union members with their financial challenges. The ability to hang a certificate over the desk of CU staff as Certified Credit Union Financial Counselors adds both credibility and marketing to the credit union's role as trusted advisor. Seven Georgia credit unions sent 20 people through the program – 15 have been certified to date. Small credit unions received a discount on the cost of the program.

The GCUA Annual Meeting in Savannah is a regular source of networking and education for all Georgia credit unions. GCUF sponsored a small credit union luncheon attended by 32 people from 11 credit unions who were treated to two very dynamic speakers. In addition, some grants were made for a couple of people to attend the meeting and some small subsidies were provided to other small credit unions to make the meeting more affordable.

GCUF also provided special grants to small credit unions to assist with special training and projects. In one case, a credit union's sponsor made a corporate decision to no longer sponsor a credit union. The credit union had to find space off site, change its name and deal with all the related issues. Several Foundation board members offered advice about how to manage the brand change and other things to consider. The Foundation provided a grant to assist with some of the marketing costs that accompanied all the change.

All Georgia credit unions have challenges with training staff and officials. Many Georgia credit unions are aware of significant member challenges with managing their financial affairs. There are many solutions in each area. GCUF is focused on helping Georgia credit unions be aware of good quality solutions and providing financial support for small credit unions in accessing those solutions.



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Make Them Want to STAY

How to Keep Talented Young Employees

By Robin Myers

Hiring and retaining talented, young employees has become increasingly challenging for credit unions. Attracting young professionals who will embrace the credit union ideals, invest in their jobs and develop a loyalty that will make them desire to remain and grow with a credit union is vital to helping an organization stay relevant and remain strong in the future. Recognizing this truth, several Georgia credit unions have developed programs aimed at achieving this goal. Their success could offer a key to other credit unions searching for a solution to this common problem.

Job Shadowing

At Associated Credit Union employees have the opportunity to participate in a job-shadowing program. The program allows individuals to shadow for up to 16 hours a year. According to Velva McKee, creator of the program who currently serves as a branch manager, its benefits are multi-faceted. It creates a culture of cooperation, increases employee preparedness, fosters employee loyalty and helps develop long-term employee career plans. "With the shadowing program, we make sure we have provided our employees all the tools they need to be successful," explained McKee. And that translates into a motivated, dedicated workforce.

While the program is open to all employees, it is driven by department managers. If an employee is interested in shadowing, he or she reaches out to his manager and the two of them decide together which department would be the best fit. The manager asks why the employee wants to shadow a particular department and what he or she hopes to gain from the experience. The employee could complete





their 16 hours over two days or four half days spent once a quarter. "The employee may wish to shadow for job enhancement or career development," said McKee. Either way, McKee believes the shadowing program helps to create an atmosphere where employees feel valued and want to stay. "If my manager sends me to shadow for career development, there is a sense that he is investing in me," she said.

"Job shadowing for career development allows employees to learn about departments or positions they may be interested in for the future." McKee noted employees may decide they want to pursue a job based on what they learned about it during the shadowing program. She explained that often someone takes a position just out of college in order to get a foot in the door with the organization. "We may have someone with a criminal investigation degree who is currently working as a member service representative. That employee could shadow in our fraud department to determine if that is a path they want to pursue," she said. "They may also have knowledge or insight that could be of use to the department."

The program offers more immediate benefits as well. According to McKee it gives young employees a way to understand fully the culture of the credit union. "It provides you with a better understanding of procedures that affect the job you have," she said. "It also provides a way for employees to get to know people in other departments face to face, enhancing internal relationships."

McKee said the understanding and appreciation that has been fostered as main office staff members shadow at branches and vice versa has created an unprecedented climate of support for one another.

"Communication has gotten so much better. People constantly say, 'It has really opened my eyes to what they face day to day,'" she said.

McKee feels this atmosphere of support and cooperation creates a work environment that encourages employee loyalty. Response to the program has been overwhelmingly positive, and employees consistently mention the shadowing program in the annual employee survey conducted by the credit union.

McKee credits much of the success of the program to careful planning and the development of parameters and measurements of success.

"We did a lot of research when we were developing the program," she explained. "We found another credit union that had a program and reached out to them."

After finding the other credit union's program had not enjoyed consistent success, she identified manager involvement and shadower and shadowee evaluations as key components to a successful program.

"We have identified roles for managers, participants and those being shadowed, as well as the 'host' manager," said McKee. "We keep a spreadsheet of the program and present it to our board of directors."

With clear procedures and expectations, their shadowing program has created a more cohesive staff unit where employees feel valued and able to work as part of a team. McKee said this has translated into better member service, which in the end, is the ultimate goal.

Staff Training

Peach State Federal Credit Union offers a leadership-training program in partnership with Gwinnett Technical College. Employees go off-site to Gwinnett Tech one day a month for 12 months to cover such topics as management, leadership, communication, coaching skills, business ethics and awareness of industry issues.

According to Marshall Boutwell, President/CEO of Peach State, the program - currently in its third year - has approximately 24 people enrolled.

"We have branches all over Augusta, Decatur, and Lawrenceville, and we typically only come together as a group one or two times a year," he explained. "One of the greatest benefits of this program is bringing junior management people from branches and back office staff together. This way they develop a network. They talk and come to understand each other's problems. There is a greater appreciation for what other departments face."

Boutwell said the training program fosters cooperation and understanding, empowers employees to make decisions and equips them to be successful at their jobs.

"I believe the biggest obstacles to retaining young employees is when there is lack of purpose in an organization and lack of autonomy/empowerment for individuals. If you have hard and fast rules about everything, people on the line are not able to give relief or assistance to members. And that frustrates employees. It causes an under-utilization of talent. Through our training program, we are empowering our employees," Boutwell explained.

The training class encourages a culture where employees are given the chance to thrive.

Boutwell sees one of his primary roles is to create an environment in physical and cultural aspects where people can enjoy working, where rules are reasonable and relaxed.

"We want to give some power to our employees within the bounds of regulatory parameters to make decisions that will benefit the organization," he said.

The importance of the class is established and reinforced from the top level of the



Five Top Tips for Creating a Culture that Develops and Retains Young Talent

1. EQUIP EMPLOYEES TO DO THEIR JOBS WELL.

Training is of paramount importance. Make certain your employees are given the knowledge to be successful in their jobs through both initial and regular, ongoing training. The message of just how important training is should come from the very top of the organization.

2. CREATE ATMOSPHERE OF SUPPORT AND OPEN COMMUNICATION.

Give your employees the opportunity to interact with other departments. Help them have a complete understanding of all aspects of the credit union. When they understand the issues other departments face, they will support one another and work toward a common goal. Employees experience a higher level of institutional loyalty when they feel that they are part of a team.

3. EMPOWER EMPLOYEES TO MAKE DECISIONS.

All organizations must have rules. However, when the rules are too rigid, employees often feel thwarted in their efforts to help members. Train employees well, and then give them the power within healthy limits to make decisions to benefit members and the organization.

4. INVEST IN YOUR EMPLOYEES' FUTURE.

Be intentional about helping your employees discover and develop their talents and passions. They are more likely to stay with an organization that cares about and invests in them. Also, by identifying and enhancing an employee's skills, you can determine the best long-term career path that matches that employee's abilities and the credit union's needs.

5. MAKE THE JOB MATTER.

Most people long to make a difference in the world. Credit unions are uniquely positioned to offer employees the chance to help others. Communicate clearly the credit union's goal of helping members afford life to all employees. Offer ways for employees and the organization as a whole to invest in the community and make the world a better place.



organization. Boutwell attends the first session and sets the standard for attendance while helping cast a vision for that class. The credit union holds a graduation - complete with caps and gowns - that is attended by senior management. The credit union also presents a gift to each graduate.

"Promotions and opportunities are not given to those who don't prepare themselves for the future," Boutwell added. The class allows employees the opportunity to learn about the culture of the organization, which builds institutional loyalty. "Young people today want to believe in the company they work for," said Boutwell. "They want to believe it is about more than profit and products and services. Where better to find that than a credit union?"

Peach State has been intentional in creating an organization that contributes to the community. An integral part of the communities it serves, the credit union is committed to spending 10-15 percent of last year's profits on scholarships, the arts and local charities. Boutwell says this investment pays dividends in branding identification and favorable publicity in addition to creating an organization of which employees are proud to be a part.

According to Boutwell, the commitment to give back to the community makes working for the credit union more than just a job. "I think it is working," he said. "And I encourage others to do the same."



Cracking The Employee Engagement Code

3 Solid Strategies To Build Ownership At Every Level

By Meridith Elliott Powell
business coach and business growth expert



Success today is about one thing, one area of focus you as a leader need to have to get above the white noise, deepen member relationships and leave your competition in the dust! That one area of focus? Employee Engagement. The credit union that cracks the code on how to engage today's employees is the credit union that wins. Wins in terms of creating long-term growth, a sustainable workforce and bottom line results.

Your path to success is through the member experience, and that member experience begins with how engaged, passionate and committed your employees are. To the average member your products and services have become a commodity. Something they believe they can buy anywhere, anytime and from anyone.

In today's marketplace what you offer has become a commodity, and how you offer it is now your competitive advantage. It is your reputation and the member experience, not your products and services, that is growing your credit union and expanding your organization. To build your reputation and enhance your customers experience you need every member of your team to be as passionate, and as committed as you are to the success of your members and your credit union.

So how do you engage today's employees? Understanding today's employees is a great place to start. Much like this economy, today's employees have changed and so has what the workplace offers. No longer can employees expect a life-time of employment, a secure retirement and a pension. Even the most stable of organizations can't promise that they will never sell, merge or be acquired. As leaders you cannot guarantee you won't outsource, downsize or restructure.

Today's employees understand security is off the table, so they are looking for something else to take its place. Something else in exchange for their commitment, loyalty and engagement.

3 SOLID STRATEGIES TO CRACK THE EMPLOYEE ENGAGEMENT CODE

- 1. A Purpose** – something to believe in and a cause to get behind. The first step in cracking the code is ensuring your employees see beyond their job description to how their work contributes to a higher purpose and a bigger vision.
- 2. A Voice** – people support what they help create, and if you want people to engage give them skin in the game. Giving employees an opportunity to be heard, to share ideas and to be part of solving problems will do more to engage them than any bonus system or incentive plan.
- 3. A Future** – we ask our employees to help us create a future for our credit union, so we need to ensure we are creating a future for them. Take the time to invest in helping team members learn new skills, chart their career path and achieve their goals. Showing them we are taking an interest in their future, will ensure that engage in the future of our credit union.

Meridith Elliott Powell is an award-winning author, keynote speaker and business strategist. She will be a presenter at GCUA's annual convention in May.

Supplemental Benefits Provide Competitive Edge in Retention/Recruiting

By John Pesh
Director of Executive Benefits, CUNA Mutual Group

SERPS ARE A VALUABLE TOOL TO HELP RETAIN AND ATTRACT TALENTED LEADERS.

In an environment where 63% of companies report that employee retention is their top concern, a talented leadership team is critical to keep on board. Retaining high-performing credit union executives could rest on whether you can provide them a more comfortable retirement.

There are limitations on how much credit union executives can contribute and receive from traditional retirement plans, such as a 401(k) or pension plan. These limitations make supplemental executive retirement plans (SERPs) a viable and important complement to these conventional plans.

SERPs are nonqualified retirement plans that provide benefits beyond those offered by qualified plans. Although qualified plans may have more tax advantages, nonqualified plans offer more flexibility in customizing contribution amounts and timing of distributions. SERPs allow you to build a powerful supplemental benefits package, which can create greater loyalty to the credit union.

CREATE A CUSTOMIZED PROGRAM.

As more CEOs approach retirement, retaining and attracting capable leadership has never been more critical. In the next two years, 10% of credit union CEOs are expected to retire, and 2/3 of new CEOs are hired externally from the financial services industry. SERPs can help credit unions stay competitive in the search for new talent, and to strengthen leadership continuity.

Nearly 60% of credit unions offer SERPs to their CEOs. Of these credit unions, 75% offer 457(b) plans; 55% offer 457(f) plans; and 30% offer both types. The 457(b) plan supplements a 401(k) plan and defers income taxes on contributions until the benefits are paid to

them at retirement. Although 457(b) plans allow for self-direction of investments, they have a contribution limit, which is \$18,000 for the 2016 tax year.

A 457(f) plan has no contribution limits, and taxes are paid in the year the "risk of forfeiture" lapses—when the executive becomes vested, which is typically when the benefit is paid. Plans can be designed with multiple vesting dates to spread payments and create ongoing retention incentives. The credit union owns the 457(b) and (f) plan assets until distribution.

Life insurance-based plans can be a more cost-effective alternative to 457(b) or (f) plans. The credit union can lend the executive money or offer a bonus to pay the annual premiums, and the executive owns the policy. These plans have no program limits, and income from life insurance can be withdrawn income tax-free.

Tailoring a supplemental benefits package to the executive's needs may create greater loyalty to the credit union. Some might value a 457(b) or (f) plan. Others might even prefer other benefits in addition to retirement incentives, such as additional life or disability insurance. Long-term care insurance can also be an important component as it helps to preserve nest eggs from medical costs Medicare doesn't cover.

Competition for top executives continues to intensify. Quality executives are in high demand, and losing an executive to a competitor is costly. Supplemental benefits can strengthen your succession plan and preserve leadership quality and continuity.

John Pesh is Director of Executive Benefits at CUNA Mutual Group. For more information about SERPs, contact him at 800.356.2644, ext. 665.8223.



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Expanding the MAA Footprint in Georgia

Not every credit union has the same take on its ATM program. For some, it's a staple, and they wouldn't think of opening a branch without one. For others, it's a member convenience that is a big inconvenience for the credit union. No matter what a credit union seeks from its ATM program, Members ATM Alliance (MAA) is offering solutions that are resonating with a growing list of credit unions around the state.

"It could be because we're cheaper, or because they just don't want the headache of managing them," said Kyle Fowler, Vice President of Business Development for Cooperative Services, Inc. (CSI) which offers the MAA solution. "It could be that there are all the compliance issues that are always coming out."

Fowler described the ATM as a software box, on a Windows operating system, which gets updated, receives security patches and also gets sunsetted. Remaining compliant can mean wiping everything and replacing it with a new version of ATM operating software. Brand new top-of-line machines can cost more than \$50,000 each.

"And technology is moving so fast, there are buckets of information out there. But are people really going to want to do 'X'? When mobile caught on, financial institutions didn't know how they wanted to adopt mobile into their grand channel delivery in their

member products," Fowler said. "The same thing is true with ATMs. For the longest time, it was just a box that spit out \$20."

MAA gives credit unions the opportunity to keep current with the technology and end-user trends. As new technology develops, it will be integrated into MAA's service delivery. With brand new machines managed by someone else, guaranteed up time and serviceability, plus new transaction sets they weren't able to offer before – especially for smaller credit unions – MAA frees up the credit unions to focus on managing what's most important to them.

"Our partners are owners. We purposefully positioned ourselves to be around Georgia so that anywhere people are traveling through the state, wherever members are going, we'll have an option available for them," said Fowler. "I enjoy the operational aspect of what we've assembled. I like understanding how things work from starting point through completion. I can be a real pain, because I want to know the details of everything that's going on."

"They're most excited about getting out of the ATM machine business," Fowler said. "It's a given that you have to have them. It's not even considered a service channel. It's just something they have to have."

Currently there is a high level of excitement about desposit service at ATMs. MAA only uses the newest technology for cash and check acceptor deposits, which are validated at the time of the deposit.

Even with the excitement over MAA's offering, there can be a sense of loss of local control when a credit union signs on to being part of the MAA network.

"They actually have more control than they had before," said Fowler. The ATM is just a mechanical device. The real key to what MAA provides is in the service it delivers." Service, filling, physically validating deposits. They lose all that because we manage it. So they'll find they have more control than they had before."

And in dealing with errors or other issues, previously credit unions would have to wait until they discovered an issue and then had to remedy it themselves. With MAA, if there is an error, a service plan is already in place as things are happening, so it will be fixed even before a credit union could have found it on its own.

And now when a deposit is made, a check image is immediately available so funds can be validated, and ATM uptime is guaranteed with MAA's partnership with Elan. MAA has secured service contracts individual credit unions can't get because they don't have the volume to achieve the same leverage. This includes vendors NCR and Diebold,

"Joining Members ATM Alliance has allowed us to reduce our expenses and labor time," explained Mark Littleton, VP/Chief Strategy & Marketing Officer at Kinetic Credit Union. "Driving your own ATMs is expensive and time consuming. With our MAA partnership, we've been able to eliminate most costs associated with ATMs while maintaining our branded ATM look throughout our community. It's been seamless for our members."

and Money Pass is a national surcharge free ATM network and has also come on board as a partner and will be actively promoting MAA.

"It took us a while to get this going," said Fowler. "We are a unique service option unlike any other CUSO that exists. There is no upfront capital outlay for the credit unions, we take care of their fixed assets if their ATMs still have book value. Things had to be worked through."

And now that they are, there is an ever-growing footprint in Georgia of about 100 machines as of press time.

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GCUA Releases Booklet Featuring Member Stories

Powerful Examples of How Georgia Credit Unions Help People Afford Life



The credit union narrative is made of individual member stories woven together with common threads of service, loyalty and integrity. These stories of extraordinary commitment to the well-being of their members are actually considered quite ordinary to credit unions. They don't often get attention, because to the people who work in credit unions, they aren't all that special – it's just what they do.

As a way to better illustrate the credit union story, Georgia Credit Union Affiliates set out to chronicle actual real-life ways credit unions help people afford life.

To encourage employees to take notice and understand the significance of the unique ways they stand with their members as advisors, supporters and partners, GCUA ran a statewide contest in the fall. Credit union staff members submitted written accounts of some of the ways they've helped members afford life. With more than 100 entries from around the state, a grand prize winner was chosen and nine of the stories were included in the [member story booklet](#).

"Credit unions are known for helping people make good financial decisions every day, but there's more to the relationships credit unions have with members," said Mike Mercer, President and CEO of GCUA. "These stories are not just examples of employees going above and beyond. They're examples of motivated and compassionate professionals who live out credit unions' purpose by helping people afford life in concrete, meaningful ways."

The stories in the member story booklet came from around the state, including one from HALLCO Community Credit Union based in Gainesville. Sherry Hutchison, Executive Vice President at HALLCO Community Credit Union, who submitted one of the stories featured in the book, said, "Sometimes there are opportunities that present themselves where we can literally influence someone's life in a meaningful way... That is the credit union difference. Sometimes the whole story is much more important than one number. It's helping our community - helping our people."

The seeds for the story collection efforts were sown with the annual "Helping People Afford Life" impact outreach report, which GCUA produces each spring. The report contains detailed survey data from Georgia credit unions regarding services and community outreach activities. So far, the stories have spawned an ongoing video series and have been featured in International Credit Union Day promotions. GCUA plans to keep collecting and highlighting them as a way to illustrate the credit union difference for consumers.

[Click here](#) to view the Helping People Afford Life member story booklet. A limited number of printed copies are available. To request print versions, email publicrelations@gcua.org.

2017 Educational Events

Conferences

MAY	17-20	GCUA Annual Convention	Savannah, GA	Early Bird: \$495 Companion Program: \$280
JUN	9-16	Southeast CUNA Management School	Athens, GA	Participants: TBD
	25-28	America's Credit Union Conference	Las Vegas, NV	Participants: TBD
JUL	16-19	Southeast Regional Director's Conference	Biloxi, MS	Participants: \$820
	27-30	Coastal Supervisory Committee & Internal Audit Conference	Charleston, SC	Participants: TBD
AUG	28-30	Idea Institute 12	Greenville, SC	Participants: TBD
SEP	13-15	Hike the Hill	Washington, DC	Participants: Free
TBD		Small CU Summit	Middle GA	Participants: TBD
		Regulatory Round Table Discussions	Atlanta, GA	Participants: TBD
		Media & Communications	Duluth, GA	Participants: Free

Information Exchange Meetings

GCUA staff lead/participate in hot topic meetings at the local/chapter area around Georgia.

NORTH GA

MIDDLE GA

SOUTHEAST GA

NORTHWEST GA

AUGUSTA

CHATTAHOOCHEE VALLEY

COASTAL EMPIRE

Dates will be announced in 2017.

Council Meetings

New "The Network"
Georgia Compliance Council
March 14, 2017
September 2017

Georgia EFT Council
March 21, 2017
July 12, 2017
September 12, 2017
December 6, 2017

Georgia Trainers Roundtable Council
April 20, 2017

Georgia Human Resources Council
March/July/October

Georgia Credit Union Marketing Council
Spring Conference/
Fall Conference

Georgia CFO Council
TBD

Georgia Information Technology Council
TBD

Georgia Risk Management Council
TBD

Webinars

Distance-learning opportunities:

- Low-cost way to continue professional development
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To learn more go to gcu.org and click on the education tab.

Schedule, pricing and location are subject to change. Additional programs may be added during 2017. Visit www.gcu.org for the latest information.

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-Charles Mullins, Retired President/CEO
Mutual Credit Union, Vicksburg, MS



consulting + design + construction

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Filene Selects Emerging Technology Research Fellow and New Managing Director of Innovation

The [Filene Research Institute](#) has named Richard Swart, visiting researcher at the University of California, Irvine Institute for Money, Technology and Financial Inclusion (IMTFI), as lead Research Fellow of Filene's Center for Emerging Technology, which provides scholarly, applicable research and education to credit unions on financial technology.

"Richard is a highly trusted expert on technology and innovation for governments, academics and businesses," said Andrew Downin, managing director of research for Filene. "Credit union leaders will benefit from Richard's keen insights into a variety of Fintech topics that are relevant to maintaining strong member relationships amid an environment of increasing regulation and data threats."

"IMTFI has established itself as the premier research center devoted to the study of financial technology's impact on people's everyday lives," said Bill Maurer, director of the institute and dean of the School of Social Science at UCI where Swart will conduct his research. "We are delighted to partner with Filene to explore how credit unions can make sense of the Fintech revolution and changing consumer behavior"

The first report to come out of the research center will explore the drivers of financial technology change and consumer adoption, with an expected release later in 2016. As credit unions focus their financial investments on the Fintech trends that represent true opportunity versus simple hype, this research will help credit union leaders make wiser decisions.

"Filene has an incredible record of scholarship and providing insights to its credit union members," said Swart. "This Center is a fantastic opportunity to research how credit unions can leverage technology innovations and remain competitive. I am honored to join with Filene and the great faculty and graduate students to help guide this research."

Filene members and other industry leaders are invited to attend a research colloquium, [Sorting](#)

[the Hype Cycle](#), to be held on May 18, 2017 on the UCI campus where Swart along with other distinguished presenters will lead a series of discussions on what types of technology credit unions should consider partnering with, competing against, or investing in. Registration information can be found at [filene.org](#).

Swart has served as a research scholar in the Institute for Business & Social Innovation in the Haas School of Business, UC Berkeley, advises the Bill and Melinda Gates Foundation, and works with several other prominent foundations, think tanks, funds and corporations. He is co-author of *Crowdfunding: The Corporate Era*, published in June 2015 by Elliott & Thompson.

The Center for Emerging Technology is generously sponsored by CO-OP Financial with additional support from BECU. It is one of five Filene Centers of Excellence.

Led by academic thinkers from across North America, Filene's Centers of Excellence produce unique research and engagement opportunities for Filene members and the credit union system. Designed to address the changing needs of credit unions and their members, the research centers explore critical and emerging topics regarding the future of consumer financial trends to encourage credit unions to think differently and do amazing things to change people's lives.

In January, Ryan Foss was named managing director of innovation. In this role, Foss will lead innovation initiatives within the credit union system, primarily through development and management of Filene's Incubator—a testing laboratory for consumer-friendly products and services—and the Institute's prestigious i3 group.

"Ryan is the first innovation head to come from outside the credit union system," said George Hofheimer, chief knowledge officer for Filene. "In innovation, one needs to always be looking

at problems and insights from a different lens, cutting things in half, and breaking things apart in new ways. We are looking for Ryan to bring us exactly that bold and refreshing perspective on innovation."

Prior to accepting this role, Foss was the director of partnerships and business development for Brightpeak Financial. He has also held a variety of roles in nonprofits including executive director at a community development organization serving people in Uganda and Kenya, further exemplifying his ability to stimulate unique insights from outside the credit union system.

"In previous roles I have worked with the poorest of the poor in Africa, and with first-time offender youth in the heart of Minneapolis. I understand the need for making financial products and services available to ALL people, and Filene can play a major role in connecting credit unions and partner organizations to make that a reality," Foss reflected. "I am incredibly excited to step into this new role. Filene is a tremendous organization that I have always kept on my radar as they share similar philosophies to my own."

Foss received an MBA from the University of Minnesota and an undergraduate degree in Music from UM-Duluth. Foss enjoys an active and unique set of hobbies when he is not busy fostering innovation, including competing in ultra-marathons through the jungles of Brazil, rowing across the Pacific Ocean and climbing mountains in South America.

His responsibilities as managing director of innovation formally began January 9, working remotely from Tonka Bay, Minnesota. Andrew Downin, who recently accepted the position of managing director of research with Filene, previously held this role.

CUNA/League System Named Top Financial Trade Association



CUNA and the Leagues are thrilled to report that in a recent National Journal survey of policymakers, the CUNA/ League system ranked first among all financial services trade associations studied in terms of advocacy effectiveness. This quantitative analysis, based on a survey of policymakers who were aware of CUNA, found the CUNA/League system to be 6th out of the top 44 associations studied across all industries. CULAC ranks 12th out 13,057 federally registered PACs in contributions made for 2015-2016 cycle.

The survey results show that policymakers believe the CUNA/ League system:

- Has the most bipartisan identity in its peer group of financial services associations. Democrats and Republicans rated CUNA essentially equal.
- Punches above its weight. CUNA's identity is stronger than similar resourced groups, i.e. groups with a similar number of lobbyists, PAC spending, and total assets.
- Lobbying representation and grassroots are a strength. CUNA is viewed positively among Democratic and Republican policymakers for building and maintaining direct relationships. CUNA and the Leagues are very proud to be recognized and look forward to continuing to engage and advocate on behalf of credit unions in the new Congress.



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CMFG Ventures Invests in CUnexXus Fintech Start-up Provides 1-Click Mobile Marketing Technology to Grow Credit Union Lending

CMFG Ventures, LLC, the venture capital entity of CUNA Mutual Group, today announced its investment in California-based CUnexXus Solutions, a financial technology start-up providing credit unions with mobile marketing technology to quickly and easily offer pre-approval for personalized lending products. CMFG Ventures is the lead investor in CUnexXus' Series A funding round.

CUnexXus uses advanced data analytics to help credit unions give members new insight into their personal borrowing power in the form of perpetual loan approvals presented within the credit union's mobile and online banking tools. The company's cplXpress platform delivers tailored refinancing and lending options through a simple, mobile-friendly experience that helps credit unions grow lending, reduce borrower acquisition costs, and guard against non-financial lenders. CUnexXus currently works with 46 credit unions nationwide.

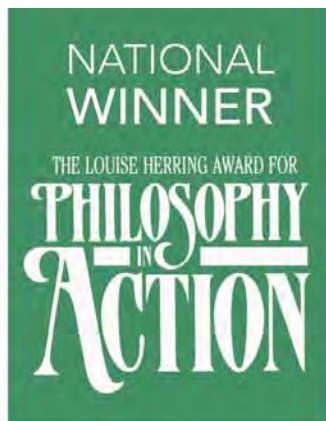
"Lending is foundational for credit unions, and keeping loans in the credit union ecosystem is crucial to their long-term growth," said Brian Kaas, president and managing director, CMFG Ventures. "CUnexXus' technology gives credit unions better insight into members' creditworthiness and borrowing abilities, helping them offer targeted lending solutions using convenient mobile channels."

This investment reinforces CUNA Mutual Group's ongoing commitment to helping consumers and their families plan for, protect and invest in their future.

"Providing a personalized and streamlined member experience in the lending process is a critical focus for credit unions," said Dave Buerger, co-founder and CEO, CUnexXus. "By empowering members with perpetual loan approval and instant one-click activation, we've eliminated much of the friction and introduced a new level of clarity and convenience that benefits both the credit union and the member."

Launched in 2016, CMFG Ventures actively engages and evaluates start-up investments that best support credit unions in serving their members with new and innovative technology products and services. CMFG Ventures' investment strategy targets start-ups focusing on data and analytics, consumer lending and asset protection technology, and advanced mobile channels. To date, CMFG Ventures has invested in a number of start-up companies, including ForeverCar, SpringboardAuto.com, Cumulus Funding, and SmartAsset.

For more information, visit the CMFG Ventures or CUnexXus website.



Associated Credit Union Helps Rebuild Credit with Rate Reward Auto Loans

For the borrowers who have an unfortunate tale in the credit history world, they're accustomed to seeing either a big red "NO" stamped down on their application, or an approval notice, followed

by the astronomical interest rate offered up. The dilemma here is that these people either accept the high interest rate, knowing that they may not be able to afford it, in turn furthering their downward spiral into the credit history hole; OR they have no acceptance, and no opportunity to rebuild themselves in the market. As a credit union dedicated to serving the underserved, Associated Credit Union found a way to steer these people down a credit building path.

When it comes to auto loans, Associated CU wanted to offer members with less-than-perfect credit an option that would not leave them with too high rates and too much debt. They stood firmly by the credit union tagline "people helping people," and developed a credit building auto loan program known as the Rate Reward Auto Loan. This program rewards members for making on-time auto loan payments and allows these members to earn up to three percent off their auto loan rate with consecutive, on-time payments over the course of 36 months.

Since the program began in 2011, Associated CU has been able to help thousands of people receive lowered

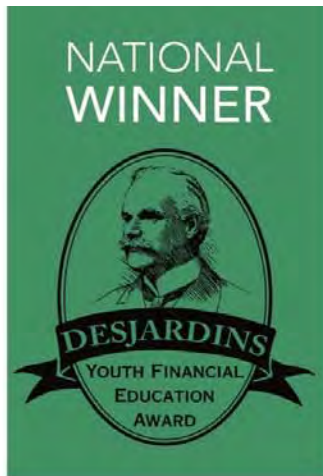
interest rates. This has saved the membership in excess of \$100,000 annually in interest, and in turn builds a relationship of trust between the borrower and the lender. "This program doesn't require any hoops for our members to jump through to receive these low rates," said Chadwick Evans, AVP/Contact Center. "We each hold up our end of the bargain, and build a partnership to establish good credit history. The members trust us, and in turn will come back to us for their other needs, whether it be a mortgage, a credit card, or another auto loan."

Credit Union members with high credit scores already receive the benefit of reduced auto loan interest rates. Associated CU wants all of their members to be treated to the same cost saving experience, which is why the Rate Reward Auto Loan applies to applicants with credit scores below 670.

To qualify for the percent drop on their interest, a member just needs to pay their auto loan on-time for 12 consecutive months. After those 12 months, the rate will drop one percent. Next, they pay on time for another 12 consecutive months and the rate will drop by another one percent. Add on another 12 consecutive months of on-time payments, and the rate will have dropped by a total of three percent.

"It's so easy for members to receive the full three percent rate reduction by simply taking advantage of Associated Credit Union's automatic payment feature. Members can set up reoccurring bill payments however they'd like, according to their own schedule, allowing them to never miss a payment," said Executive Vice President/Lending, Greg Connor.





DOCO Credit Union

Fights poverty with youth financial education

The Desjardins Youth Financial Education Award is named in honor of Alfons Desjardins. Alfons founded the first credit unions in America and Canada and pioneered youth savings clubs and in-school branches. This year, the award in the \$50 million - \$250 million category went to DOCO Credit Union.

Seeking to help break the poverty cycle, DOCO used hands-on and interactive financial literacy programs to educate more than 1,000 kids in a 22 county area.

DOCO also reached out to area students through Facebook, Twitter, Instagram and Snapchat.

Congratulations to DOCO for their efforts and for exemplifying the credit union tradition of Helping People Afford Life!



Hollen, Martinez & The Cooperative Trust Honored by Foundation Record Attendance at Wegner Awards Dinner Held in Conjunction with CUNA GAC

The National Credit Union Foundation (the Foundation) presented three Herb Wegner Memorial Awards at its annual dinner Monday night at the Marriott Marquis in conjunction with the Credit Union National Association (CUNA) Governmental Affairs Conference (GAC) in Washington, D.C. Denise Gabel, Chief Operating Officer of the Northwest Credit Union Association, served as the night's emcee.



A record-breaking group of over 900 credit union leaders and supporters attended the dinner. The awards ceremony celebrated the highest national honors in the credit union movement:

- **Outstanding Individual Achievement:** Stan Hollen, retired President/CEO of CO-OP Financial Services;
- **Outstanding Individual Achievement:** Maria Martinez, President/CEO of Border Federal Credit Union; and
- **Outstanding Program:** The Cooperative Trust from Filene Research Institute.

Click [here](#) to read more about the 2017 award winners.

Click [here](#) to watch the 2017 winners' tribute videos on YouTube

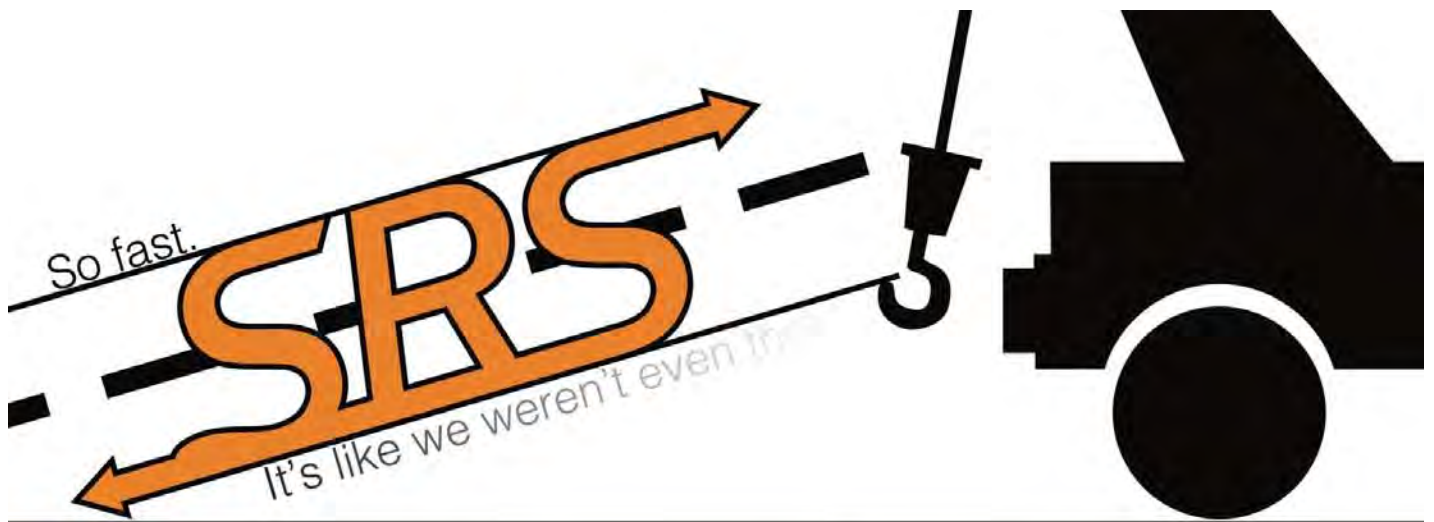
"The credit union movement is enjoying great growth and in no small part due to collaboration and cooperation between credit unions," said Hollen after accepting his award. "CO-OP Financial Services is a perfect example of credit unions working together. I was privileged to be CEO of CO-OP during a period of growth and expansion of services to our 3,500 credit unions."

"Think about the Crashers you've met over the years," said James Marshall, Manager of The Cooperative Trust, after accepting the award. "They represent you. They represent credit unions and they represent America. My challenge to you: talk to them, teach them, engage them, learn from them, they are our future."

"Receiving this award tonight is a 'dream come true', which I know comes at the cost of a lot of other people's work," said Martinez after accepting her award. "I'm honored and humbled to receive this award on behalf of my credit union staff and the communities that have embraced our undertakings."

This year's winners joined an elite group of 61 individuals and 26 organizations whose efforts over the past 29 years have earned them the recognition of Herb Wegner Memorial Awards.

GCUA President/CEO Mike Mercer was a Wegner Award recipient in 2015.



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Repossession



Collateral
Storage



Collateral
Transportation



Door Knocks &
Field Visits



Skip
Tracing



Locksmith
Services





Credit Union of Georgia

Credit Union of Georgia Names
Jerry Ragan as President/CEO



New CU of Georgia CEO Jerry Ragan

Credit Union of Georgia announced that its Board of Directors has named Jerry Ragan as the Credit Union's new President and Chief Executive Officer. After a national search with over one hundred applicants, the Board selected the new President/CEO from the Credit Union's own backyard in Marietta, GA.

"Jerry's understanding of a successful organization is that it rests on employees dedicated to helping our members with their financial needs," said Dr. Frances Roberson, Chairman of Credit Union of Georgia's Board of Directors. "He is very personable, dedicated and professional. We interviewed very experienced candidates, but ultimately came back to Jerry as our first choice for the position."

"I am honored to have the opportunity to lead this impressive organization," Ragan said. "It is already very evident that our employees embrace our vision

to deliver financial solutions that enrich members' lives and practice our mission to provide financial solutions with value, convenience and exceptional service. I look forward to growing alongside this organization."

Ragan has over 30 years of experience in the financial industry. Before joining Credit Union of Georgia, Ragan served as both a Senior Credit Officer for Commercial Lending and Chief Credit Officer for United Community Bank. Prior to United Community Bank, Ragan served in senior and executive roles at First Citizens Bank and Trust, SunTrust Bank and NationsBank. Ragan holds a Bachelor of Business Administration in Banking & Finance from the University of Georgia – Terry College of Business.

Credit Union of Georgia Partners with the Cobb Schools Foundation's Gimme 5 for Education Campaign



Credit Union of Georgia partnered with the Cobb Schools Foundation in the Gimme 5 Campaign

Credit Union of Georgia partnered with the Cobb Schools Foundation annual Gimme 5 for Education Campaign held February 13-

17. The Gimme 5 for Education Campaign helps fund more education opportunities to elementary, middle and high schools in Cobb County.

"Credit Union of Georgia has been a proud partner of the Cobb County School District since 1960. We are thrilled to partner with the Cobb Schools Foundation for their annual Gimme 5 for Education fundraising campaign. This program embodies the mission of the Credit Union to support our local schools and give back to our Community. Our hope is that with the Credit Union matching the Local School portion raised by the top schools, this year's Gimme 5 totals will be the best year yet!" said Amanda Arnold, Vice President of Marketing and Business Development with Credit Union of Georgia.

Each year, the Cobb Schools Foundation holds a Gimme 5 for Education Annual Campaign by asking for a gift of \$5 to the Foundation through Employee Giving, Community giving and individual campaigns held at each of the 114 local Cobb County School District schools. The Local Schools have the opportunity to raise funds for specific needs within their school that would not otherwise be funded.

This year, Credit Union of Georgia pledged to match the Local School funds raised portion up to \$10,000 among the 3 school levels. The highest grossing elementary, middle and high schools will receive the percentage match from Credit Union of Georgia.

DOCO Credit Union Quail Hunt Raises Money for CUPAC

The rain held off for most of the day, and participants enjoyed a very competitive quail hunt to raise funds for CUPAC in early February.

Finalists in the skeet shoot-off were Cody Ellis and Warren Butler, with Butler edging Ellis for the win.



Cody Ellis (L) faced off with eventual winner Warren Butler (R) in the skeet shoot-off



Although the rain came late in the day, participants were able to enjoy the DOCO quail hunt

Georgia United Credit Union Georgia United Credit Union Welcomes a New Board Member



Georgia United Credit Union announced the appointment of Tracy Arner to its Board of Directors. She will fill the remaining term of a retired, long-time board member.

Arner has been a member of Georgia United for several years and brings experience in finance and accounting to the organization. She is currently a Program Manager for the Carl Vinson Institute of Government at the University of Georgia. There, she manages the Institute's Financial Management Training Program which provides specialized training and certification to finance officers, elected officials and others who serve in local governments and state agencies. Arner is a Certified Public Accountant and has worked as a finance professional and trainer for local governments.

Arner holds a Masters of Education degree in Learning, Design and Technology from The University of Georgia and a Bachelor's degree from the University of West Florida. She and her husband, David, have lived in Suwanee since 1994 and have two children, a son and daughter.

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To learn information or if you have questions, please call Maureen Bock at (770) 476-9625 or visit LoveMyCreditUnion.org/PartnerCenter and sign your credit union up today.



Georgia United in the Community



Principals & Student Leaders from DeKalb County Schools' Dunwoody Cluster participated in collecting gifts for Georgia United Credit Union's Annual Wish Tree program for local foster children, shown at the Credit Union's 4448 Tilly Mill Road Branch.



GUCU matched up to \$10,000 of listeners' contributions during the GUCU Power Hour on Q100 between 7am-8am, benefiting CHOA. \$32,000 was raised during that hour!



As part of Bert's Big Thank You, every soldier deployed outside the United States will receive a letter of gratitude on Thanksgiving Day as a "Big Thank You." There will be 190,000 letters total

Macon Fireman's Credit Union Annual Meeting Well Attended

The annual meeting of 704-member Macon Fireman's Credit Union was held in late January. The 129 members in attendance were treated to a great meal and door prizes, and GCUA's Arno Quon was the guest speaker.



Members enjoy the dinner and festivities at the annual meeting

Robins Financial Credit Union

Robins Financial Credit Union Announces New Executive Vice President

Robins Financial Credit Union has announced the promotion of



Christina O'Brien to Executive Vice President. O'Brien has more than 20 years of banking experience.

She began her career as a teller and worked her way up to Consumer Loan Manager, then Vice President of Risk Management. She has a Bachelor of Arts in Management from Georgia College & State University. O'Brien has served as a Board Member of the Robins Regional Chamber of Commerce and the Robins Regional Education Foundation, member of the GA Credit Union Affiliates Regulatory Response Committee and a Leadership Robins Region Alumni.

Manager and Employees of the Quarter Plus Annual Recognition Announced

Each quarter, Robins Financial Credit Union selects three employees that represent the best of the best in three categories – Manager, Support Department Staff and Branch Staff. Employees are selected by management based on their outstanding work performance and written recommendations from their peers. The winners chosen for the fourth quarter of 2016 are as follows:

Steve Evans,
Indirect Lending Department – Evans is the manager of Robins Financial's Indirect Lending department.



He has been employed by Robins Financial Credit Union for 18 years. He enjoys reading military history and fantasy as well as collecting music, especially vinyl records.

Ronnie Hardman,
Facilities Department – Hardman is a Maintenance Worker for Robins



Financial Credit Union. He has been employed with Robins Financial for 1 year. Hardman is currently enrolled at Central Georgia Technical College and enjoys spending time with his grandsons and family.

Rose Fulton,
Zebulon Branch – Fulton is a Member Service Representative with Robins Financial Credit Union. She has



been employed with Robins Financial for 2 years. Fulton enjoys spending time with her children and going on trips with her husband.

Each year, Robins Financial Credit Union selects employees that represent the best of the best in two categories – Manager of the Year and Employee of the Year. Employees are selected by management based on their outstanding work performance and written recommendations from their peers. In addition, Robins Financial management selects a branch of the year based on performance and the contribution the branch makes to the community and to the credit union over all. The winners chosen for 2016 are as follows:



Matt McDonald
– Manager of the Watson Branch, has been chosen as the 2016 Manager of the Year. Under his leadership,

the branch has exceeded all of their production and service goals. He has fostered a positive and thriving environment with a great balance between leading and managing staff.

Rose Fulton – Member Service Representative at the Zebulon Branch, has been chosen as the 2016 Employee of the Year. She was a top producer within the branch network, takes the opportunity to be an example among her peers and approaches each day with a mind set to make a difference.

Athens Branch – The Athens Branch led by manager, Joe Wyrick, has been chosen as the 2016 Branch of the Year. The branch continuously exceeded its new account and loan goals throughout the year, while providing excellent member service.

"I am proud to work with such great employees as Matt and Rose. They are truly role models for the entire organization. In addition, the Athens

branch has continued to exceed all expectations in the area of growth and overall member experience," said John Rhea, President/CEO.

Robins Financial Credit Union

Robins Financial CU Sponsors Forsythia Festival

Robins Financial Credit Union was the entertainment stage sponsor for the 2017 Forsythia Festival held March 11 and 12.



John Flanders with Robins Financial Credit Union presents a check to the Forsyth-Monroe County Chamber of Commerce's Cheri Sparks, President/CEO

Blood Drive Saves Lives

The American Red Cross collected blood from Robins Financial Credit Union employees, members, and members of the community at a blood drive held in February at Robins Financial Credit Union. Each unit of blood has the ability to save up to three lives. The need for blood is constant and donors are always needed. To find a donation location, please visit the American Red Cross website.



Robins Financial Sponsors Dogwood Festival

Robins Financial Credit Union will be a sponsor for the 2017 Perry Dogwood Festival. The festival will take place from Saturday, April 8th through Sunday, April 9th.



Susan Collins, Derrick Pollard, Melanie Island and Jennie Minor with Robins Financial Credit Union presents a check to the Perry Chamber of Commerce's Darlene McLendon, Bonnie Giles, Dale Williams and Dr. Stacey Carter-Fite

Southeastern Federal Credit Union

Southeastern Donates \$5,350 to Local Schools



Moulton Branch Elementary PE teachers, Christin Brooks and Amanda Hughes, plan to purchase Climbing Wall Mats with their awarded grant money

Southeastern Credit Union awarded six Valdosta City and Lowndes County schools with education grants totaling \$5,350 as part of its Community Partners in Education (CPIE) initiative.

Teachers and administrators from Southeastern's six CPIE schools submitted grant applications for special classroom, grade level, and schoolwide projects. Many of the school projects would not be possible without the funding provided by these grants.

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Grant recipients were as follows: JL Lomax Elementary: \$350 to We Are Authors (Barbara Christian), \$250 to Flying Together: Loving the Outdoors (Sherie Vu), \$250 to Chapter Book Club (Lauren Whittaker); Moulton Branch Elementary: \$1,000 to Climbing Wall Mats (Christine Brooks & Amanda Hughes); Newbern Middle: \$500 to We Are Going to College (Monia Thomas); WG Nunn Elementary: \$1,000 to 5th Grade Moving Up Trip (Megan Welch); Pine Grove Middle: \$250 to Keeping on Target with Archery (Melissa Ratcliff & Amy Broad), \$250 to Social Studies Academic Dignitaries Quiz Bowl (Beth Baker), \$500 to Student Champion of the Year (Amy Broad); Hahira Elementary School: \$1,000 to Chromebooks for Creative Learning (Jennifer Lukens & Kelly Lupton).

Local businesses and organizations interested in getting involved with the Community Partners in Education program may contact Valdosta City Schools Coordinator Jennifer Steedley at jsteedley@gocats.org, or Lowndes County Schools Coordinator LaVerne Rome at lavernerome@lowndes.k12.ga.us.

United 1st Federal Credit Union

United 1st FCU CEO Meets with Gov. Deal

United 1st Federal Credit Union CEO, Pat Conn, recently had the opportunity to meet with Georgia Governor Nathan Deal at an event supporting Wee Read Camden. This program provides free books to children in an effort to promote

childhood literacy. United 1st is an advocate of financial literacy and is active in the schools within their communities, working with students to teach them about budgeting and money management.

"It is imperative that our younger generation be prepared with the basic skills such as math and reading at an early age, and we are pleased to help support and reinforce the efforts of parents and teachers in this regard," Conn said.



Pictured L-R: Mrs. Deal, Pat Conn and Janet Kircher of United 1st, Governor Deal

Augusta Chapter

At the quarterly chapter meeting in January, the Augusta Credit Union Chapter presented Brandee Bickle, Chief Advocacy Officer for Georgia Credit Union Affiliates, with a contribution to CUPAC in the amount of \$3,392.



Augusta Chapter President Sherry Saxon (L) presents CUPAC contribution to Brandee Bickle of GCUA

Georgia Credit Union Affiliates

Making good on his Super Bowl bet, Georgia League CEO Mike Mercer sent a package of Georgia treats to the Cooperative Credit Union Association in Marlborough, where Paul Gentile, CEO of the Cooperative Credit Union Association, was happy to receive the goodies and share them with the Association team.



Following the Falcons loss to the Patriots, the folks in New England were treated to a package of Georgia treats

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A man and a woman are taking a selfie on a beach. The man is holding a smartphone high in the air, and both are smiling and wearing sunglasses. The background shows the ocean and a clear sky.

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