# CONNECTION <br> Summer 2017 



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"To assist credit unions in becoming the premier providers of financial services in Georgia."

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## FROM THE EDITOR <br> Angi Harben

Information is power, and in this day and age, information is also a common way thieves steal from their victims. People smart people - are out there right this minute trying to get information they can use to line their pockets with your - and your members' - money.

The Online Trust Alliance, an Internet Society initiative with the mission to promote best practices for online trust, recently announced the results of its ninth annual Online Trust Audit and Honor Roll. They say the report sets the standard for recognizing excellence in online consumer protection, data security and responsible privacy practices.
"Data is the 'oil' of the Internet economy. It is fueling innovation, growth and revenue. At the same time, if abused there is a risk of data spills, negatively impacting user expectations and ultimately the Internet at-large," said OTA Founder and Chairman Emeritus, Craig Spiezle. "The OTA Trust Audit \& Honor Roll underscores the urgency to embrace responsible security and privacy practices. Failure risks a long-term impact to the Internet."

OTA analyzed more than 1,000 consumer-facing websites for their website and email security and privacy practices. Only half of the top internet retailers made the honor roll of those employing best practices. Even more concerning, banks in particular (and by extrapolation, the financial services sector as a whole) scored low in the audit, with only 27 percent of those reviewed making the honor roll.
"Consumer-facing website owners have an important responsibility because their customers entrust them with valuable data," said Roxane Divol, Symantic Executive Vice President and General Manager of Website Security. "The OTA Audit recognizes those who go beyond compliance and demonstrate stewardship of their customers' online security and privacy."

Credit unions are known to be good stewards of the resources entrusted to them by their members. These days, it's not just their money they are looking to the credit union to protect. It's their information.

This issue of Connection includes a lot of information on this topic, and you can expect it to be a continuing theme as time goes on, because this issue isn't going away.

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## Is It Time to Refresh

Your Brand?


By Britney Bailey
Growth By Design, Marketing Account Manager

The world of marketing has seen significant changes in the last decade - the explosion of social media, on-demand access, digital advancements and technology advancements to name a few. It has become necessary for organizations to adapt their marketing strategies to keep up with the times in order to remain relevant in the exceedingly competitive market. Where it was acceptable for financial institutions to remain conservative and traditional in their marketing strategies, new players like Quicken Loans and Rocket Mortgage and consumers' desire to access information quickly and conveniently have fueled the need to become more agile. Credit unions are beginning to evolve their approach to marketing, and adopting new tactics and technologies to establish a modern presence, however often their brand identities are ignored and left to remain outdated and, at times, counterproductive to other modernization efforts.

Your brand is your identity, how you are perceived in your market. It tells consumers how you want to be viewed. How do you know if your brand could use a facelift?

Consider the last time you revisited your branding. Refreshing a brand isn't something that needs to be done frequently. It's important to remain consistent to maintain awareness in your market. However, if your branding is as old as your charter, it may be time to consider an update. Consider how you would like your brand to be perceived in the market versus the current perception.


Evaluate your web presence. The first step is having a web presence. In today's market, if you aren't online you don't exist. Consumers are becoming more reliant on mobility and demand convenience and quick response times. If your site isn't mobile friendly, you might as well not have one, and if the page takes more than a few seconds to load, the reader is going to give up and move on to another task. Consider refreshing your web presence with a responsive web design that will provide a sleek, smooth look that can be accessed on any device without compromising the design.

## 3

Review your print and digital advertisements. Proactive marketing strategies like print ads, direct mail pieces, billboards and radio and television spots are a great way to drive awareness for your brand. However, outdated graphics can have an adverse effect. Make sure your message is modern and in line with the way you would like your brand to be perceived by your market.


Look around your branch locations.
Remove old promotion posters, takeones and brochures and replace with new designs. Consider updating the décor or using a fresh coat of paint to brighten the space and refresh the environment. Even adjusting the lighting can provide a more modern feel in the branch.

Refreshing your brand may seem like a daunting task, but it should be a positive exercise to improve the way your credit union is positioned in your market. Consider modernizing your logo or using brighter colors to achieve a more modern look. You can also add a tagline to convey your refreshed approach, or update your existing tagline. Refreshing your brand is necessary to adjust your credit union's perception in your market, but doesn't have to be a major undertaking. As you evolve your brand identity, make subtle changes along the way to modernize your presence.


Growth by Design offers consultative assistance from experienced professionals focused on the success of your credit union. For more information, contact Growth by Design at (770) 476-9625 or email contact@growthbydesign.org.

# Is the Millionaire's Club an Option in Georgia? 

The State Credit Union Foundation Annual Conference held earlier in the year in Las Vegas featured a presentation on the Millionaire's Club by the Credit Union Foundation of Maryland.

This Millionaire's Club is a complete financial skills experience designed for delivery in a club-like setting in high schools. Clubs are provided seed grant funding, detailed curriculum, and faculty advisor and club member materials at no charge. Entry into national competitions such as The

The presentation resonated with Ralph Jones, Director of the Georgia Credit Union Foundation.
"FICEP training (offered by the Foundation to Georgia credit union employees) is customer service training to help focus on members who come into the branch when they really need help," Jones noted, "With something like this, the focus is on high school kids before they get into that boat and need help. FICEP is designed to help them when they are struggling Millionaire's Club is designed to keep them from getting to a place where they're struggling."

## "Trying to help members, educating

 them, that's what credit unions are supposed to be doing." Jones said he was -Ralph Jones intrigued with theStock Market Game ${ }^{T M}$ and The Personal Finance Challenge ${ }^{T M}$ plus additional support materials add a fun, competitive edge to the Club.

Club members elect their own leadership, actively engage in the program, and conduct a year-ending entrepreneurial project that allows Club members to put into practice their new financial skills while ensuring the Club's future.
possibility of the Georgia Foundation provoking discussion for credit unions to become more engaged with their members. People at every age need access to useful information so they can make informed financial decisions. Good habits established early set people up for lifelong success when it comes to their financial health.
"How do we encourage credit unions to get them actively
engaged and understanding this is important to their members?" mused Jones. "It's how credit unions can truly serve. It's how they can help people afford life. I don't think they know how much their members are struggling. Trying to help members, educating them, that's what credit unions are supposed to be doing."

From a programming standpoint, Jones said he was most impressed with the off-theshelf packaged curriculum the Maryland credit union league. It is available at no charge for any other leagues that would like to start something similar.

Jones encourages Georgia credit union leaders to check out the program website and watch the accompanying video.
"If that intrigues them, I hope they reach out to me and we'll see what we can do to move it forward," said Jones, who can be reached via email at ralphj@ geua.org.

# Cybersecurity <br> What Board Members Need to Know 



By Cindy Turner
Vice President,
Compliance Services,
GCUA

A few years ago, cybersecurity was a term rarely, if ever, heard in the boardroom. Rather, information security was deemed to be a risk managed solely by the chief information or technology officer.

Those days are gone. With the litany of high profile cybersecurity hacks and the regulatory inquiries and litigation which follow, cybersecurity has become an increasingly challenging risk that boards must address.

The board's role in understanding and monitoring cybersecurity risk has been underscored by a new breed of lawsuits alleging boards were asleep at the switch in the face of a known danger. Target, for example, faced a shareholder derivative lawsuit alleging Target's board members and directors breached their fiduciary duties to the company by failing "to maintain proper internal controls" related to data security and misleading affected consumers about the scope of the breach after it occurred.

Cybersecurity is not seen as a technology issue for the IT department to resolve but a business issue in which all employees take action and understand their roles in protecting their employer.

Cybersecurity risk is often considered an intimidating area for directors to address due to its technical nature. However, directors are not required to be experts in this area but are entitled to rely on management and outside experts for advice. In attempting to fulfill their fiduciary duties to the credit union by managing cybersecurity risks, the following are some guideposts for directors to follow:

- Develop a high level understanding of cyber risks facing the credit union through briefings from senior management and others.
- Consider retaining outside consultants to evaluate the credit union's security risk management.
- Ensure the credit union has at least one committee that is responsible for overseeing and understanding cybersecurity issues, controls and procedures.
- Ensure vendors the credit union retains have adequate security measures in place to protect data and that there are sufficient contractual clauses between the credit union and the vendor regarding such security.
- Facilitate a culture that views cybersecurity as a business issue that all employees should understand and
participate in. As part of that, credit unions should consider employee training and awareness programs.
- Include a cyber expert on the credit union's board of directors or receive regular reports from a cybersecurity expert that are discussed at board meetings.
- Ensure the credit union has an updated plan to respond to a cybersecurity attack, should it experience one. As part of that, senior management should become familiar with the legal and contractual requirements to
determine what steps they would be required to take if the credit union falls victim to a data breach.
- Review insurance coverage annually to ensure the adequacy of coverage where e-commerce is concerned. This may be covered in several places such as fidelity bond, electronic computer crime coverage, and other optional coverage.

Directors can do themselves, the credit union and members a favor by considering these factors now rather than after a breach of information has occurred.

## Cybersecurity: The Board's Role

Boards increasingly understand that cybercrime is a risk management issue that affects the entire organization and requires board oversight. However, although directors know that they need to stay informed about cybersecurity, keeping up with it in the complex, rapidly evolving world of IT is often a challenge. A governance survey of audit committee members found that only 21 percent of directors agree their company has cybersecurity risk well under control, perhaps in part because about 66 percent said their senior IT executive reports to the board occasionally.

## Five key aspects to the board's role in managing cybersecurity risk.

## 1. ACCEPT RESPONSIBILITY FOR CYBERSECURITY

How a credit union and its board approach cyber risk depends on the credit union's tolerance for risk. Some boards deal with cybersecurity issues as a whole board, while others choose to delegate these matters to a standing board committee, such as the audit committee, to help facilitate achievement of those goals. However, while the audit committee may be well-equipped to address issues of risk, audit committees are not traditionally oriented towards matters of innovation, competitiveness and strategy, all of which are essential to effective technology oversight.

A separate committee does not relieve the full board of its core oversight responsibilities. Boards must ensure that cybersecurity is viewed as an enterprise risk issue, not just an IT topic, and that discussion of cybersecurity gets adequate time on the board agenda and with management. However, the structured approach of a committee and the expertise of its members allow the full board to rely on the committee's recommendations and decisions.

## 2. SET EXPECTATIONS FOR MANAGEMENT

Regardless of how boards structure themselves around this matter, directors should set the expectation that management will establish an enterprise-wide risk management framework with adequate staffing and budget to oversee cybersecurity risks.

The board members need to ensure they are adequately briefed about the credit union's security model and vulnerabilities. Briefings should occur on at least a quarterly basis, and if the management of cyber risk is allocated to a committee, the full board should also be briefed at least semiannually. Regular briefings are critical, with management
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demonstrating progress on its security strategy and keeping the board apprised of challenges and changing priorities.

Boards may also want to consider hiring outside experts to explain the latest technologies and best practices to help directors become more educated on cyber risk and preparedness.

Improving Access to Cyber Expertise:
Under what circumstances should a credit union have a security expert on the board?

To address escalating cybersecurity risk, some boards have brought in a director who comes from a security background. The cybersecurity board member can help the management team make difficult risk management decisions as well as increase the general level of cybersecurity knowledge and awareness on the board. However, the board should not isolate cybersecurity responsibility with just this one board member, but continue to view cybersecurity as a full board priority.

The level of IT savvy a credit union adds to its board depends on the credit union. Credit unions must balance many factors including need for industry expertise, financial knowledge and sophistication, and diversity in filling board vacancies. Whether or not a board adds a cybersecurity expert, the board needs to ensure that they have adequate access to cybersecurity expertise. Many Chief Information Security Officers provide their boards with regular training on cybersecurity topics, or outside experts can be brought in for board education.
3. UNDERSTAND THE CREDIT UNION'S CYBER RISK

Assess legal risk. The board must ensure it understands the legal implications of cyber risk. Federal and state laws require that members are notified in the event of a breach.

Prioritize assets. The board should undertake a thorough analysis of the credit union's most valuable assets and determine the risk that each might present in the event of a cyber breach or loss. For credit unions, assets include the members' share, debit and credit account numbers, loan numbers and private financial data. A discussion around which risks to prioritize, avoid and mitigate should take place among directors.

While minimizing risk is an important part of the equation, the board also wants to think about technology in the context of the business to consider appropriate tradeoffs between risk, innovation and growth.

Consider cyber insurance. Does the credit union's insurance policy cover breaches? Is the coverage equal to the value of the organization's assets? Some credit unions may consider buying dedicated cyber insurance as an additional method to transfer or mitigate risk.

Identify Risk from Third Parties. Third parties, including outsourced IT and other companies, may have vulnerabilities of their own. It is important to factor in the risk associated with partnering with third parties as boards coordinate their cybersecurity strategy.

Anticipate change. Organizations are especially susceptible to risks during times of change: when entering into new markets and adopting new technologies with unknown vulnerabilities and bringing third-party vendors into the fold. Understanding new vulnerabilities that emerge as the organization evolves is a difficult task.

## 4. ASSESS CURRENT CYBERSECURITY PRACTICES

Some questions boards might consider when assessing their preparedness:

- Does executive leadership have a clear and consistent understanding of cybersecurity relative to the credit union?
- Does management understand its responsibility for cybersecurity and have an adequate system of controls in place?
- Is the cybersecurity budget appropriately funded?
- Is the credit union's enterprise risk management program appropriately staffed and resourced given the types of risk assessed?
- Are there clear policies and procedures in place in the event of a breach?


## 5. PLAN \& REHEARSE

When a breach occurs, there will be pressure to move quickly. You will have to make a series of decisions in a matter of hours. Therefore, it is vital to have policies and procedures in place before a breach occurs. It is critical that the management team and the board
have a detailed plan in place. The most effective responses to a serious security incident come from those organizations that have prepared in advance and even rehearsed.

To prepare for a breach, it is recommended that boards:
Review management's response plan. The board should ask to see management's response plan to potential cybersecurity breaches. The plan should identify who will be responsible for making decisions when a breach occurs and what actions the credit union will take in the event of a breach. Some questions to consider:

- Under what circumstances will there be a public announcement? If so, when?
- Does the credit union need to send notice to members?
- Under what circumstances will you call law enforcement?
- In the event of a breach, will you bring in a forensic group?

The following resources can help management and directors of financial institutions understand supervisory expectations, increase awareness of cybersecurity risks, and assess and mitigate the risks facing their institutions.

## Training and Webinars for 2017

Minimizing Threats Involving Malware \& Cyber
Scams Webinar
August 2 and 3, 2017
CUNA CyberSecurity eSchool
August 3, 2017
Cyber Resilience and Incident Response Webinar
July 23 and 26, 2017
GCUA Cybersecurity Workshop
August 10, 2017

## Presented by Georgia Credit Union Affiliates

> The Growing Scope of Vendor Management:
> Business Continuity, Cyber Security, Contract
> Negotiation \& More. The archive is located at
> htto://cuwebtraining.com/view/160621vendar
> and is available until December 31,2017 for a fee.

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# Cybersecurity: <br> Is Your Credit Union Prepared? 

By Robin Myers



In recent years the issue of cyber security has forced itself onto the radar of most credit union professionals. Incidents of security breaches are on the rise, and experts warn that this disturbing trend will continue.
"Every member expects their credit union to be doing what is necessary to protect their information on the back end," said Philip Patrick, vice president of information technology at Georgia Credit Union Affiliates. "This issue should concern credit unions to the same degree that the security of their financial information concerns the people credit unions serve."

Patrick believes many credit unions are not ready with an adequate plan. "Thus far, the biggest saving grace for credit unions has been their anonymity," he explained. However, he warns that relying on that is a dangerous game. "It's just a matter of time until a cyber attack is successful. The risk is ever increasing because more and more people are out there trying it. It has to become
a priority for all credit unions of every size, Sticking your head in the sand only works for so long."

Rayleen Pirnie, AAP, a private consultant with RP Payments Risk Consulting Services, LLC, agrees that many credit unions have significant work to do in this area. "In my world we say it's not a matter of IF you will be breached, but only a matter of WHEN and how significant the damage will be," explained Pirnie. "Credit Unions that adopt this mentality know that being prepared for the inevitable will greatly reduce their overall exposure and minimize loss. In my experience traveling the country and having the privilege to talk primarily with board members, CEOs and operations staff, I believe credit unions are working diligently on recognizing and addressing the issues, but most do not have an effective and tested response plan."

Even when credit unions fully recognize the need for a welldeveloped robust plan, they face challenges with implementation. "I believe the biggest barrier to
credit unions being able to repel attacks is money," said Patrick.
"Budget is the biggest issue both for strong security systems and people to monitor them."

While Pirnie acknowledges the budgetary challenges faced by credit unions, she warns that credit unions simply can't afford not to be prepared. "The cost of a breach will far exceed what you put into a plan," she explained.

According to Pirnie, other top obstacles to maintaining an adequate cyber security program are lack of understanding of the threat by board members and lack of direct involvement of the CEO in plan development and testing. She maintains that the success of any cyber security plan hinges on support from the highest level of the organization. "If you don't have the board's understanding and support and the CEO is not on the plan response team, the plan will fail," she said.

Health Center Credit Union in Augusta is basing its plan on that same premise. President Stacy

Tallent heads up the development and ongoing maintenance of the credit union's plan. "We believe this must come from the top down," he explained. Recognizing the importance of the issue, Tallent and another senior level staff member are currently enrolled in a Cyber Defender Certificate program offered through Augusta University, which has been named a cyber center of excellence for the state of Georgia. "We recognize that it will be costly, but we are committed to developing and maintaining a robust cyber security plan," he said.

Finally Pimie asserts that the third biggest obstacle to instituting an effective plan is too heavy a reliance on vendors. "Since credit unions outsource so frequently, a vendor's system could easily be the point of compromise that leads to a breach at the credit union or to confidential records such as member information," said Pirnie. "Credit unions are all very
different, using different technology and platforms, so there's no single source of protection. Because the threats are so numerous, security providers often find themselves in a position of triage - focusing on specific types of threats or securing only certain products, leaving others vulnerable. I believe, based on my conversations with credit unions that most are just realizing that their security provider can't address all issues caused by an attack and are starting to develop and test plans that appropriately address issues for individual departments."

Credit unions can't afford to depend solely on their third-party providers, "I often hear 'we outsource our technology services' from credit union CEOs and board members," said Pirnie, "When I try to dig deeper and ask questions, they often don't know the answers to simple questions about protection and services provided."

She advises credit unions to develop a list of questions they should ask all their vendors, including the following:

1. Does the vendor have a Cyber Incident Response Plan (CIRP)?
2. Is it effective?
3. Do you know how many times they have had a security incident in the past?
4. Are they keeping current on threats and protecting their network accordingly?
5. Do they have sufficient thirdparty cyber-insurance to cover losses the CU suffers from the vendor's breach?
"The list of questions goes on and on, and it can be very difficult for a CU, particularly a small one, to get all the facts to make a good assessment," she said.

According to Tallent, this is a major challenge because wading through all of the information for both current and potential vendors is incredibly

## Better For You. Better For Your Members.



[^0]time consuming. "It takes a lot of time to determine what services our vendors offer, what they will be offering down the road and whether it will be cost effective," he said.

Pirnie warns of the importance of careful attention to vendor contracts. "Do your due diligence and have a solid contract," she said. Always have an attorney review the contract with security in mind. She warns that vendors are not under legal obligation to disclose security incidents to credit unions unless the breach affects the credit union/members directly or it's in their contract to disclose it. "The contract they send you to sign won't protect you as is," she warned.

Pirnie holds out hope for credit unions, asserting that making a cyber security plan does not have to be as complicated as most people think. "Technology is only a small piece of it," she explained. "Cyber attacks affect much more than just your
network. Is all staff prepared for the onslaught of concerned member calls? What are the enhanced authentication procedures for operations? How will you process payments safely if a portion of the network is offline for a period of time? There are many response aspects to cyber-attacks that an outsourced firm will not be able to handle for you."

Advanced preparation is the key. Every credit union can have a communications plan already drafted and approved, ready to be implemented at a moment's notice. According to Pirnie, a cyber security plan, generally known as a Cyber Incident Response Plan, should answer two primary questions: "What would happen if a viable threat (account takeover, Distributed Denial of Service attack, network infection, BEC, critical vendor breach, etc.) occurs?" and, "What will we do when X happens?"

Pirnie notes the answers to these questions should address perspectives of each department at the credit union. "For example, a Distributed Denial of Service attack which cripples the credit union's network will affect departments differently. What operations should do will differ from what IT/IS does, and what loan operations will do."

Pirnie urges credit unions to evaluate threats and isolate appropriate responses from the unique perspective of each department. Further, Pirnie says a comprehensive plan should address responsible parties for specific functions. Staff should know who is responsible for the communications plan, who notifies the board and keeps them apprised of the situation, who notifies the appropriate law enforcement agencies and when.
"These escalation procedures and staff assignments must be determined


[^1]in advance since quick response is necessary to minimize exposure," said Pirnie. "The plan should also be tested as realistically as possible. Sometimes plans look great on paper, but don't actually work when put into action."

Patrick advises credit unions to be proactive with staying on top of technology. "Credit unions must have someone keeping a constant eye on what is going on - active scanning, passive scanning, log file analysis," he said. "Even if you have tools in place, you need to have someone monitoring those tools to see when there is a problem."

In March, New York enacted the nation's first cyber security laws. Other states have already indicated they are working on new requirements.

Even before New York's announcement, we had already seen increased regulatory expectations," said Pirnie. "Just to name a few examples, the FFIEC developed the cyber security awareness and assessment tools, and the NCUA has issued multiple advisories, enhanced their examination criteria and developed incredibly valuable resource pages to assist credit unions. Regulatory expectations, guidance and requirements will naturally continue to evolve as the threats do."

Tallent agrees. "Threats are going to drive credit unions to take action or fall by the wayside," he said. "Regulators are not going to let a credit union be unprepared." Pirnie highly recommends that credit unions go above and beyond current expectations when developing their plans. "Otherwise, you'll find yourself updating your plan quite regularly to keep pace with regulators, and may even find the plan is insufficient against today's threats, since regulatory changes are often slower than emerging threats," she says.

The task of addressing cyber security may seem overwhelming for industry professionals. However, many helpful resources are available (see accompanying information on cyber security education options). While it is possible for credit unions to be prepared, they must recognize it is an ongoing process.
"Cyber security is ever-evolving," explained Patrick. "It changes every time computers change or someone figures out a previously undiscovered vulnerability." The only thing that won't change is that the issue of cyber security is here to stay.

## FIND OUT MORE

Looking for training and tools to help you develop and maintain your cyber security plan? Here are some resources available to: you:

GCUA Webinars on Cyber Security-Related Topics Find more information on the following webinars at httpsiticuwebtraining com/a/gcuatrategory/alt

## RECORDED WEBINARS

Available Through September 30, 2017

- Hot Issues in Cyber Compliance, Including Recent Changes to the IT Handbook

Available through November 30, 2107

- Communicating in a Crisis: How to Protect Your Reputation \& Brand
- Surviving an FFIEC IT Security Exam

Available through December 31, 2017

- 2017 Account Documentation Series
- 2017 Regulation E Series
- 2017 Compliance Series
- Account Documentation Series: Opening Deposit Accounts Online: Rules, Risks \& Best Practices
- Director Series: What the Board Needs to Know About Vendor Management

Additional live webinars will be available this year both for management, credit union staff and volunteers.

## CUNA Enterprise Risk Management Certification School

## December 4-6, 2017

Las Vegas, Nevada
For more information, visit htipsi//www, cuna org/ermes/

## CUNA Cybersecurity eSchool

Weekly sessions from July 12 - August 2, 2017

## 1:00-2:00 p.m.

For more information, visit htipsi//www.cuna org/Shop/Meeting= Detail/?productld=959943354
The eSchool will cover cybersecurity threats, risks, challenges and strategies for credit unions operating in a digital age. The core of CUNA Cybersecurity eSchool is four live sessions, each examining a critical aspect of maintaining a strong cybersecurity
framework. Industry experts will present:

- A Board's Responsibility in Cyber Risk;
- Cybersecurity Insurance: Can You Transfer the Risk,
- Cyber Resilience and Incident Response;
- Minimizing Threats Involving Malware \& Cyber Scams.


## NCUA Cyber Security Resource Center

bitps://WWW.ncuasgov/regulation-supervision/Pages/policy= compliance/resource-centers/cyber-security/aspx

## Georgia Information Technology Council

http://ite. gcua.org/


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# The Message for ICU Day 2017: <br> 'Dreams Thrive Here' 

Statewide contest will award $\$ 1000$ prize to a CU employee for best story submission

This year's International Credit Union (ICU) Day - set for Oct. 19 - will remind members and consumers that credit unions can help everyone achieve their biggest goals in life with the theme "Dreams Thrive Here."

The World Council of Credit Unions chose a theme that weaves seamlessly with the statewide campaign in Georgia.

Last year, a story collection initiative resulted in more than 100 compelling stories submitted about how credit union employees helped members afford life. Those stories immediately resonated with people and have been used as an extremely effective tool for illustrating the credit union difference and promoting credit unions as the best option for consumers. At the end of the contest, a credit union employee with the state's winning entry won a $\$ 1000$ prize.

The Georgia League's
Advocacy Outreach
Committee met in mid-July and recommended that the statewide initiative build on the story gathering/sharing campaign that was so successful last year. Last year the stories centered on credit unions stepping in when their members were in need. This year the story collection effort will revolve around how credit union employees helped members achieve their dreams, like expanding a business, paying for a beautiful wedding, buying a boat or a second home. Access to
these real-world examples helps educate consumers and other stakeholders about credit unions' ability to help people across every area of the wealth spectrum, as "Helping People Afford Life" means different things to different people.
"The theme reflects the initial results of CUNA's ongoing research into what resonates with consumers about credit unions," said Jeremiah Tucker, CUNA consumer engagement program lead. "Credit unions are good at showing how we're the socially U $/$ responsible choice for banking, but we also need to remind consumers that credit unions are their best choice for personal success and satisfaction."

ICU Day-celebrated on the third Thursday of every October since 1948-is the one day every year the worldwide movement bands together to celebrate the spirit and philosophy of credit unions. CUNA will once again team with Credit Unions for Kids on ICU Day for Shop for Miracles 2017. Through this campaign, participating credit unions will make a donation to a local Children's Miracle Network Hospital for each credit or debit card transaction made by their members on Oct. 19.

Click here for more information on Georgia's story submission contest, which runs through August 31.


"Be the Difference... It
Matters"
Mike Mercer
CEO, Georgia Credit Union Affiliates

"Finding Balance Between Competitive Flexibility and Safety \& Soundness"
Kevin Hagler
Commissioner, State of Georgia
Department of Banking and Finance

"To Be the Difference...
You Have to Make a
Difference"
Lara O'Connor Hodgson
President \& CEO,
NOWaccount

"Making a Difference:
My Story"
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President \& Founder, Living Lands \& Waters

"Helping People Afford
Life... Outside the Credit
Union World"
Andrea Levere
President, Corporation for
Enterprise Development (CFED)

"Leadership Redefined Engagement, Ownerhip,
Results!"
Meridith Elliott Powell
Author, Business Coach \&
Business Growth Expert


## "Strategic Perspective at NCUA"

The Honorable Rick Metsger Board Member, National Credit Union Administration


## 106




Terry L. Hardy<br>League Board Chair, President/CEO of MembersFirst Credit Union

The GCUA staff did a fantastic job and put together one of the best conventions I remember in recent years. Everything was well organized, everyone knew where to go and when. The speakers were excellent and went well with our theme of "making a difference." I especially enjoyed the guy from Illinois who spoke on his project to clean up the rivers. What a great example of how one person who is willing to step up and give their time and can truly make a difference in the lives of many people. Gives a very clear message to credit union folks that we have opportunities every day to really make a difference in the lives of our members. I was very impressed. I also enjoyed the speaker at breakfast on Saturday morning. The real life examples he gave about exceeding the expectations of people we encounter in our work and personal life were amazing. This is stuff we can take back to our staff and help them understand the rewards that come with making a difference for our members every day.

## Maureen Bock

Vice President of Growth Services, Georgia Credit Union Affiliates

The 2017 GCUA Annual Convention was well-received by our attendees. The feedback we received was overwhelmingly positive. It is very gratifying to all GCUA staff involved, working so hard for many months, to see the credit unions enjoy the meeting. It really is a group effort at GCUA to put on event of this size. I appreciate all of our team's effortsthey are amazing. We started planning for 2018 as soon as we got back. Lots of cool things will be coming next year-
we cannot wait to do it again!!

## Mike Guidely CEO of Southeastern FCU

This year's convention was another outstanding presentation by the GCUA. The theme of "Be the Difference" was a call to action. Unlike other great slogans like Helping People Afford Life, "BE", was far more powerful. The speakers exemplified "BE" particularly Chad Pregracke, a guy who at an early age dedicated himself to a seemingly impossible objective, cleaning up the Mississippi River. He didn't do it with cute slogans, powerful speeches or public demonstrations, he did it by committing himself to "BEING" the solution.

At times, as credit unions we can get caught up in "love my credit union," "people helping people," "helping people afford life," all great slogans and frankly, slogans that make us feel good. But a call to action makes these slogans real. BE THE DIFFERENCE, by doing, by acting, this is how credit unions' help people afford life.

As always, a lot of great company, worthwhile and informative breakout sessions and just a great few days together.

Stacie VanDenBerghe<br>CEO of CUInnovate

I spend a large portion of my time speaking at credit union conferences, sharing innovative ideas and meeting people passionate about our industry and cause. This year's annual conference in Savannah stands out as very informative, and well organized. I felt lucky to be a part of an event that creates the same collaboration that separates our industry from any other.

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## BRANDING <br> TRAINING

## 2017 Educational Events

## Conferences



## Council Meetings

## New "The Network" Georgia Compliance Council

September 2017

Georgia EFT Council
September 12, 2017
December 6, 2017

| Georgia Human <br> Resources Council <br> July/October | Georgia CFO Council <br> TBD |
| :--- | :--- |
|  |  |
| Georgia Credit Union <br> Marketing Council | Georgia Information |
| Fall Conference |  |$\quad$ TBD $\quad$.

Georgia Risk
Management Council
TBD

## 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

 EMPIREDates TBD.

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# Southeast CUNA Management School Graduates 45 



Georgia Participants - Bottom Row: David Bass, MidSouth Community FCU: Stephanie Jackson, Peach State FCU: Teresa Welborn, Peach State FCU; Christa Brumitt. Augusta Metro/PenFed; Melanue Hill Augusta Metro/PenFed; Cheryl Smidley, Southeastern CU: Blair Boyer, GA's Ower CU; Florence Thomas, Coca Cola CU; Michael Stone, Georgla's Own CU; Edie Bailey, Peach State FCU Middle Row: Kemper Fitch, Delta Community CU; Terrell Duck, Peach State FCU; Kelly Stover, IBMSE CU, Nicole Heffelfinger, IBMSE CU; Maureen Bock, GCUA; Kelly Newton, LGE Community CU; Elsa Plant, CU of Georgia; Shree Garrett, Southeast FCU; Matthew Griffin, Marshland Gommunity CU; Hope Murray, North Main CU Top Row; Jeff Bumey, GEMC FCU; Keith Southwell, Members United CU; Lisa Spearman, Peach State FCU; Kevan Williamson, Georgia's Own CU; John Garrett, LGE Community CU; Trish Payne, Savannah Schools FCU; Linnette Paden, Coca-Cola Family CU

Forty-five credit union executives recently graduated from the Southeast CUNA Management School after successful completion of the three-year program on the campus of the University of Georgia in Athens, Georgia,

For more than 45 years, the SRCUS Southeast CUNA Management School has equipped graduates with the skills and knowledge to meet the leadership challenges that arise in the credit union industry. The curriculum develops students' operational, managerial and leadership abilities as they receive advanced academic instruction on a variety of topics including management, leadership, and financial analysis. Students also apply the knowledge gained from the on-site sessions to projects that require strategic analysis of their credit unions and research of relevant issues facing the credit union industry.
"The information you are exposed to is amazing," said Maureen Bock, Vice President of Growth Services at Georgia Credit Union Affiliates. "You learn about ratios, ALM, employment law, marketing, business development, management skills and so much more. You get to participate in simulations that show you how management decisions have consequences - both good and bad. Credit union staff get to learn more about their own credit union by doing an in-depth project analyzing every aspect of their organization. It creates confidence and deeper knowledge for staff to have this educational opportunity. And now those staff members can go back and create opportunities for their credit union. The value of the networking with peers cannot be measured. It is priceless and deep bonds and friendships are formed."

In the third and final year of the program, the students - who have been broken up into white paper teams - present their white papers and accompanying presentations for judging. Bock's team finished second for their white paper and earned the top spot for their presentation.

In addition to a rigorous academic curriculum, the Southeast CUNA Management School provides students the opportunity to develop their leadership capabilities and better understand the credit union philosophy so that they can contribute to the success of their credit unions and to the movement as a whole. In the true credit union spirit of "people helping people," members of the Class of 2017 participated in a volunteer outreach effort with the Food Bank of Northeast Georgia, where they assisted with food recovery for families in need in Northeast Georgia.

Graduation from the Southeast CUNA Management School is recognized throughout the credit union industry as a prestigious mark of achievement. Upon successful completion of the program, students received a graduation diploma issued in conjunction with the University of Georgia Center for Continuing Education. For more information on the Southeast CUNA Management School, visit wwo.srcus.org/management.

## Georgia graduates of the Southeast CUNA Management School Class of 2017 include:

Maureen Bock, Georgia Credit Union Affiliates Blair Boyer, Georgia's Own Credit Union Christa Brumitt, PenFed Credit Union John Garrett, LGE Community Credit Union Nicole Heffelfinger, IBMSE Credit Union Melanie Hill, PenFed Credit Union Kelly Newton, LGE Community Credit Union Cheryl Smidley, Southeastern Credit Union Lisa Spearman, Peach State Federal Credit Union Kelly Stover, IBMSE Credit Union
Kevan Williamson, Georgia's Own Credit Union

## ARE YOU PROTECTING YOUR <br> Human Capital Investment?



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[^2]
# Make Convenience a Strategic Priority 

By Rich Trace

Vice President, Wholesale Lending and Commercial Protection, CUNA Mutual Group

Consumer demand for convenience is impacting the customer experience like never before, As one credit union representative put it in this short video, "technology has spoiled us completely. Everything's about accessibility, being convenient."

With projected loan growth in 2017 to exceed 10 percent, credit unions have a huge opportunity ahead of them. 1 Your success this year and beyond may well depend on how convenient it is for members to do business with you.

Here's why:

## YOUR COMPETITION GETS IT

Competitors realize that consumers increasingly prefer conducting business when and where it suits them, not around office hours or locations. It's no surprise that 71 percent of financial institutions said improving the customer's digital experience was their top priority for 2017?

## CONVENIENCE GOES BOTH WAYS

Consumers will take the path of least resistance, as long as it delivers value and meets their needs. One clear sign is the fact that online-virtual banks had the highest net gain (11 percent) among customers switching their financial services provider in $2016 .{ }^{3}$

## MOBILE IS A MUST

The face-to-face channel isn't dead, but the prognosis isn't pretty. As smartphones get smarter and deliver more convenience, mobile is growing as the channel of choice. Use of mobile banking grew from 33 percent in 2013 to 43 percent in 2015 among mobile phone owners with a bank account. ${ }^{4}$

## THE TECHNOLOGY REVOLUTION IS PICKING-UP SPEED

From ATMs to debit cards to mobile banking, there used to be a lag between the next big innovation and you had time to react. That's not the case today, not with investment in financial technologies (fintech) having soared in the past decade - from $\$ 1.8$ billion in 2010 to $\$ 19$ billion in 2015.5 Spurring this investment surge is fintechs' ability to offer "solutions that can better address customer needs by offering enhanced accessibility, convenience and tailored products." 6

## YOU MAY HAVE BLINDERS ON

If you think your members already find you convenient and have little reason to leave, you may need to think again. The customers' perception is reality. To illustrate, 62 percent of retail banking executives surveyed said they deliver an excellent customer experience. Only 35 percent of customers agreed.?

If members aren't getting what they want, there are plenty of competitors stepping-up to give it to them. It's no wonder there's so much emphasis on improving the customer experience to deliver convenience.

As members continue to migrate toward the most convenient channels available, successful credit unions will empower them to manage their finances as easily as possible. Three keys to success will be:

- Delivering a streamlined, efficient end-to-end lending process to support credit union growth.
- Using digital tools to engage credit union employees and arm them to better meet evolving member expectations.
- Understanding that data is a roadmap to tendencies and behaviors that focus on how you optimize member interactions.

While delivering convenience is vital to meeting your members' expectations, it's a never-ending process. As easy as you make it for members to join and do business with you, they can just as easily leave.

Rich Trace is vice president of Wholesale Lending and Commercial Protection for CUNA Mutual Group. In this role he leads the team responsible for the overall business strategy, product management, execution and financial results for one of the company's core business units. Rich can be reached at Rich. Tracelancunamutualcom-

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates Corporate headquarters are located in Madison, Wis.

Sources:

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Our firm partners with more than 170 credit unions across the United States. Our clients range in asset size from \$10 million to over $\$ 5$ billion. Nearman, Maynard, Vallez has been ranked by the research firm of Callahan \& Associates as a leading CPA firm providing audit services to the credit union industry.


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# CUNA Joins in Letter Calling For Change to CFPB Structure 

CUNA joined a number of other financial services trade associations in sending a letter to Leadership of the House and Senate Appropriation's Financial Services and General Government Subcommittees to express strong support for the inclusion of language that would transition the structure of the CFPB to a five-person bipartisan commission.

As CUNA continues to point out, the single director structure allows for drastic swings in the approach to regulation, which is costly and prevents credit unions from long-term planning. A commission will promote the CFPB's ability to make bipartisan and reasoned judgments and will offer consumers the protection
they deserve, and the industry the certainty it needs. This will help strengthen the economy, and will avoid the risk of politically motivated decisions.

The letter notes that a recent Morning Consult poll showed that by a margin on three to one, registered voters support a bipartisan commission versus the current structure.

CUNA has been and will continue to be a strong advocate for a change to CFPB's leadership structure from a lone Director to a five-person commission, so that more voices are included in the debate.

# First full-time female official in NFL history kicks off SRCUS Directors Conference 

Nearly 250 credit union professionals and volunteers from 12 states gathered in Biloxi, Mississippi for the 2017 Southeast Regional Directors Conference. The Southeast Regional Directors' Conference is sponsored by SRCUS (Southeast Regional Credit Union Schools) and rotates among the ten Southeastern states. This year's conference is hosted by the Mississippi Credit Union Association and kicked off with a reception featuring some of the best food Mississippi has to offer and outstanding live music and entertainment.

Mississippi-native Sarah Thomas opened the program. As the first full-time female official in NFL history, Thomas has undoubtedly encountered her fair share of challenges on the way to reaching a place that many people thought wasn't possible for a woman. As she shared her experiences with attendees, she spoke about effectively navigating the many speed bumps on your journey - adversity, challenges, and tough decisions - to ensure that you continue on and reach the top.

The conference had an impressive line-up of speakers and educated credit union directors
on a variety of topics from member loyalty and engagement to fraud and lending,

Southeast Regional Credit Union Schools (SRCUS) is a collaboration of eight southeastern credit union leagues, including the Carolinas Credit Union League, Georgia Credit Union Affiliates, Kentucky Credit Union League, League of Southeastern Credit Unions \& Affiliates, Louisiana Credit Union League, Mississippi Credit Union Association, Tennessee Credit Union League, and Virginia Credit Union League. Through collaboration with CUNA and Affiliates, the first SRCUS Management School was established in 1970. Since the school's formation it has graduated over 1,100 credit union management professionals from 21 states and the District of Columbia. In addition to the management school, SRCUS also hosts an annual Director's Conference, which provides a full range of informative educational sessions about critical issues important to today's ever-changing financial industry for credit union directors and committee members. For more information, visit www.srcus.org.

## Hardy Named <br> Chair of Georgia League Board



Terry Hardy - President and CEO of MembersFirst Credit Union based in Decatur, GA - was named chairman of the board of directors of the Georgia Credit Union League during its 83 rd annual meeting in Savannah, which was part of the Georgia Credit Union Affiliates annual convention.

Other officers of the board include 1st Vice Chairman Brian Akin of North Georgia Credit Union, 2nd Vice Chairman Stephen Smith of Family First Credit Union, Treasurer Tim Bridges of Associated Credit Union, and Secretary Jay Gratwick of Delta Community Credit Union. The board also includes Barry Heape of DOCO Credit Union, Pat Conn of United 1st Federal Credit Union, Stacie Branch of Interstate Federal Credit Union, Kelly Garmon of Georgia's Own Credit

Union, Chris Leggett of LGE Community Credit Union, John Rhea of Robins Financial Credit Union and Stacy Tallent of Health Center Credit Union.
"Credit unions face a continuously changing environment with daily challenges from competition, disruption in our space, and regulations, just to name a few," noted Hardy. "My hope is that the Georgia League will continue to help credit unions, especially small credit unions, face these challenges and know that they are not alone. They have an advocate in the Georgia League to help reduce the regulatory burden and give them a heads up on new technologies and competitors that challenge their business models."

Hardy will serve a two-year term as chairman of the board of the state trade association, supporting Georgia's 114 credit unions which have combined assets of more than $\$ 21$ billion and serve more than 2.1 million members.

## GCUA Partners with

## PolicyWorks to Offer Additional Services

As credit unions continue to face challenges in meeting compliance demands, GCUA - through Georgia Credit Union Services Corporation - has partnered with PolicyWorks as it continues to look for new solutions to help. Credit unions are now able to purchase a solution that integrates technology with professional compliance expertise.

In the past Georgia credit unions have been able to subscribe to ComplySight, an on-line compliance management tool. Credit unions liked the product but they just didn't have the staff or time to devote to keeping up the management tool on their own. A new tool, ComplySight Management, PolicyWorks combines the technology of ComplySight, an on-line compliance management solution, with its experienced staff to help review and manage your credit union's operations in nine critical areas of compliance.

With this web-based compliance management tool, credit unions receive:

- Regulatory updates pushed to you, keeping you abreast of changes
- Assistance with communication of compliance tasks and monitoring
- Experts that review your credit union in 9 key areas of compliance risk (reviewing disclosures, marketing material, loan docs, etc.)
- Suggestions on needed corrections and how to implement them
- Annual report to share with board or examiners

ComplySight Management is a great way to take a compliance program to the next level. PolicyWorks' staff will do the work to automate and streamline compliance activities to ease the burden on your credit union.

Contact Jason Skemp at 515.221.1858 or jasons@policyworksllc.com or Cindy Turner, VP Compliance Services from GCUA at cturner@ gcua.org or 678-542-3453.

# National CU Foundation Releases Annual Impact Report 

The National Credit Union Foundation (the Foundation) has released its 2016 Impact Report entitled "Hands of Change." This report provides insight into the initiatives, programs and grants provided by the Foundation throughout the last year.

Click here to view/download the report or visit ncuf. coop>News \& Media>Annual Impact Report.
"Through the power of our supporter's cooperative engagement and collective action, the Foundation can change lives through the 'people helping people' philosophy that drives the credit union
movement," said Christopher Morris, Foundation Director of Communications. "Change only comes when we all work together and we are proud to be a catalyst charged with helping credit unions improve people's financial lives."

Highlights of the report include:

- Infographics highlighting the impact of the Foundation's programs \& grants;
- Foundation financial summary:
- Board and staff listing; and
- 2016 Foundation donor listing.


## Filene Lists Top 10 Research Reports



Enhancing Savings Behaviors of Low- to Middle-Income Families
$\geq$ read it
9) Channel Delivery for Tomorrow
$\geq$ read it
8
Baby Boomers \& Retirement Planning: Recent Trends and Future Implications for Credit Unions $\geq$ read it

4 Gen Y Personal Finances: A Crisis of Confidence and Capability $\geq$ read it

Five Challenges: Enhancing Women's Leadership in Credit Unions $\geq$ read it
(5. Scaling up Excellence $\geq$ read it

4 Millennial Money Chatter: A Guide to Millennial Financial Discourse $\geq$ read it

3 Digital Lending Playbook
$\geq$ readit
Structures for Innovation
$\geq$ read it


User Experience Design: Insights for Credit Unions $\geq$ read it

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# CMG Announces New Data and Analytics Services Business Company's New Data Analytics Offering is Part of a Multi-Year \$250 Million Investment in Innovation to Benefit the Credit Union Industry 

CUNA Mutual Group has launch of CUNA Mutual AdvantEdge Analytics LLC, a new data and analytics technology and services business to help credit unions deliver a better member experience through actionable data insights. The industry's most integrated end-to-end solution brings together data management, reporting and performance management, and advanced analytics into one complete offering.

As part of CUNA Mutual Group's multi-year investment in innovation, the company earmarked more than $\$ 250$ million for new technology and capabilities to help the credit union industry. Part of this investment further expands the company's data analytics services, including new reporting capabilities to benefit its credit union customers and the credit union system.
"As we continue to make significant investments in technology and innovation to address marketplace disruption and build for the future, AdvantEdge Analytics is a major step in our commitment to help credit unions remain strong and competitive for the long-term," said Robert N. Trunzo, president and CEO, CUNA Mutual Group. "Credit unions have an incredible opportunity to grow their reach to serve more members by harnessing data in new and insightful ways."

The AdvantEdge Analytics' full suite of software tools and intelligence reporting will integrate and significantly expand the scale of data to help credit unions gain stronger member intelligence, accelerate analytics adoption and strengthen their market share. CUNA Mutual Group recently acquired Chicago-based data analytics startup, Savvylntel, to further build-out the analytical reporting capabilities for the AdvantEdge Analytics product suite.
"Data analytics is an essential capability needed by credit unions to strengthen the member experience and expand future growth opportunities. We are excited to help credit unions build their data analytics acumen regardless of where they are in their journey," said Tim Peterson, president, CUNA Mutual AdvantEdge Analytics. "Our successful history with credit unions and formidable understanding of members enable us to expand these insights to facilitate industry-wide collaboration for the overall credit union system."

The AdvantEdge Analytics complete data and analytics offering is currently available to the credit union industry.

For more information, visit www.cunamutual.com/ AdvantEdge



## ATLANTA POSTAL CU <br> New Assistant VP of <br> Operations Named



Belinda Hill
Belinda Hill has been promoted to Assistant Vice President of Operations at APCU. Hill began working at the Credit Union in 2000. In her 17 years at APCU, she has worked as a teller, member service representative, loan processor, and member service travel representative. Most recently, Hill served as the Member Service Manager at APCU's Main Office Branch.

## FAMILY FIRST CU

Appreciation Week Celebrated with Cookout


Staff members from Family First Credit Union serve hot dogs and hamburgers to FCS employees

Family First Credit Union sponsored a BBQ lunch for all Fulton County Schools Administrative Employees during their appreciation week in May. A delicious lunch was served by members of the Family First staff for the FCS employees.

GEORGIA UNITED CU
State Rep. Brian Strickland Visits Student Branch

(L-R) State Rep. Brian Strickland of District 111 visits the Georgia United Credit Union student-led branch at the Academy for Advanced Studies in McDonough. Joining the discussion and assisting with the tour were Meg Norrell, Branch Manager; AAS Student Anthony Johnson; John Uesseler, CEO of Academy for Advanced Studies; and Debbie Smith. CEO of Georgia United Credit Union.

Georgia House Representative Brian Strickland, of District 111, visited the Georgia United student-run branch located in the Academy of Advanced Studies at Henry County High School in April. The branch is located at 401 East Tomlinson Street in McDonough and is open to the public. Rep. Strickland serves as Chair of the Industry \& Labor Committee and is a member of the State Banking Committee.

Joining Representative Strickland to answer questions and facilitate discussion about the innovative programs of study were John Uesseler, CEO, Academy for Advanced Studies; Debbie Smith, CEO, Georgia United Credit Union; and Meg Norrell, Georgia United's Henry County Branch Manager.

Georgia United Credit Union and Henry County Schools began partnering in January 2016 to open a full-service credit union branch on the campus of the Academy for Advanced Studies (AAS). One of the partnership's main goals is to support student career exploration and preparation. The branch offers Henry County students enrolled in the academy an opportunity to participate in paid work-based learning at the credit union.
"Georgia United was thrilled to host Congressman Brian Strickland at our McDonough branch. Through our partnership with AAS, students have additional access to youthbased financial education and career development opportunities, plus they learn important 'soft skills' that are so critical in any service industry." said Debbie Smith.

Georgia United employs high school students to serve as tellers, provide member care service and support marketing efforts, among other responsibilities. Credit union representatives also conduct financial education seminars at the academy to help prepare students for managing their financial future.

While on campus, Representative Strickland also toured other workbased learning programs including culinary arts, mechanical, welding, construction and health occupations.
"Thank you for hosting me," Rep. Strickland said following his visit to the credit union. "I really enjoyed meeting you all and learning more about the great opportunities you are providing our community."

School Crashers ${ }^{\text {SM }}$ Winners
Announced

(Pictured at far left) Canby Lane Principal Dr. Keshier Smikle and Canby Lane student representatives celebrate the news about their School Crashers makeover project with Assistant Principal Kia Dennis and Georgia United Senior Vice President Shawn Turpin (both pictured far right)

Georgia United Credit Union is excited to announce the winners of its 4th Annual School Crashers ${ }^{5 M}$ program. This year's top recipient, Canby Lane Elementary School of Decatur, was nominated by current Assistant Principal Kia Dennis. Seven schools across the state were chosen as the lucky recipients of a school makeover from among the 330 nominations received. Located at 4150 Green Hawk Drive, Canby Lane was originally built in the 1960s and is in need of multiple facility improvements both inside and out. The School Crashers makeover was scheduled for Friday, July 21 and Saturday, July 22, to complete the project before the new school year in August.
"Canby Lane submitted a compelling entry with multiple areas for improvement. With a high homeless population attending, our goal this year will be to improve the overall look and feel of the school to help improve all students' educational experience and distinguish the learning environment as a safe and happy place for students," said Shawn Turpin, Senior Vice President of Sales \& Service for Georgia United Credit Union. "Our School Crashers program could make a huge difference for their 740 students."

Congratulations to all of our 2017
School Crashers recipients!

- Canby Lane Elementary, 740 students, Decatur- GA, Multiple
facility improvements and new carpet
- Eagle Woods Academy, 100 students, Lithonia- GA, Therapeutic Garden
- Shiloh Middle School, 1829 students, Snellville- GA, Courtyard and classroom improvements
- Colbert Elementary, 419 students, Colbert- GA, Facility and playground upgrades
- East Laurens Primary, 580 students, East Dublin- GA, Playground enhancements
- Fairington Elementary, 700 students, Lithonia- GA, Media Center improvements and carpet replacement
- Pleasant Grove Elem, 445 students, Dalton- GA, Technology upgrades and new carpet
"Georgia United will work with these schools over the summer to complete their requested improvement projects," says Turpin. "There will be opportunities for community members, educators, parents and students to join Georgia United team members to volunteer for all these School Crashers program events."

Visit gucu.org/schoolcrashers to learn more about volunteering or donating supplies.

Georgia United's School Crashers ${ }^{5 M}$ program is a unique program that offers local schools the opportunity to apply for a facility makeover. The goal of the program is to bring communities together to support local schools and their school systems. Accredited K-12 schools in Georgia were eligible to submit a photo and a 250 -word statement explaining why their school should receive a makeover.

New Checking Account Rolled Out
Georgia United Credit Union launched a new checking account with a number of features for those who want more from their banking
experience. This product is suited for all members, ranging from newly minted college students looking to "bank on the go", to retirees. Unified Checking was designed with Georgia United members in mind by offering one account that unifies where members are today with the places they want to go tomorrow. Unified Checking encompasses a wide variety of financial needs depending on the member's personal situation.

With the ability to earn interest on account balances and potential ATM surcharge refunds each month, access to over 100,000 fee free ATMs and shared branching options, members can let their money work for them and enjoy an enhanced level of access and convenience. Georgia United has enhanced the banking experience so members can spend time on what matters most. It is a simple and convenient checking account.

## KINETIC CU

Staff Exceeds Fundraising Goal


Kinetic employees and their families turned out in support of the Relay for Life event

Kinetic Credit Union is proud to be a corporate sponsor of the American Cancer Society's Relay for Life, and has been involved in the event for 12 years. Kinetic staffers volunteer to participate in the relay and fundraise along the way. Their goal was to raise $\$ 5000$. After making and selling ribbons, holding bake sales and selling spaghetti suppers, after the 2017 event the Kinetic team reached the $\$ 6,000$ mark.

## MEMBERS1ST

Member Wins LMCUR
Sweepstakes Prize


Winning member Kristal Murren
The credit union difference is all about bettering people's lives and for one of the winners of the 2017 TurboTax " $\$ 25,000$ Payday Sweepstakes," their credit union did just that.

Three lucky credit union members won first place prizes of $\$ 1,000$ as part of the TurboTax Credit Union Member Discount Program offered by Love My Credit Union Rewards. One of those winners was Members 1st Community Credit Union member Kristal Murren.

For Murren, the winnings could not have come at a better time. Six months ago, she was sitting in traffic on her way to work and got rear ended by a tractor trailer. After the accident, Kristal suffered significant brain trauma and still struggles with seizures. On top of this, Kristal lost her job due to position elimination. Just when she thought she was at a financial dead end, she won the $\$ 1,000$ prize from the 2017 TurboTax "\$25,000 Payday Sweepstakes"!

Kristal's heartwarming story is just one of the ways credit unions play a role in bettering their members' lives. Congratulations to Kristal and all the other winners! And a big thanks to all of our credit unions who support the IurboTax program and all of our Love My Credit Union Rewards partners.

Members were eligible to enter the 2017 TurboTax " $\$ 25,000$ Payday Sweepstakes" when they began their tax return from their credit union's microsite and provided a valid email address. The sweepstakes period ran from December 13, 2016 through February 16, 2017. All entrants were eligible for a chance to win the grand prize of $\$ 25,000$ or one of twelve first place prizes of \$1,000 each.

## MIDSOUTH COMMUNITY FCU

CU Wins United Action Award
MidSouth Community FCU won the United Way of Central Georgia first annual United Action Award, which highlights community action, volunteer spirit and corporate social responsibility by recognizing those who go beyond the workplace campaign and bring the work of United Way into the community.

In announcing the winning employer, the United Way posted, "Thank you, MidSouth Community Federal Credit Union for all you do for UWCG and for letting your employees donate their valuable time to make our community a better place!"

## PEACH STATE FCU

More than \$161,000 Awarded in Scholarships and Educational Grants

Peach State Federal Credit Union is proud to announce the winners of over $\$ 161,000$ in scholarships and educational grants. Peach State was founded by educators more than 55 years ago and remains dedicated to supporting teachers and students. Since 2002, Peach State has awarded more than $\$ 1.1$ million in scholarships and educational grants. Credit union staff and representatives from the Board of Directors gathered with the recipients to celebrate their
achievements with a dessert reception. The following is a list of scholarships that were awarded.


Legacy Scholarship Winners


Career Advancement Scholarship Winners

## Twenty-two \$2,000 Career

Advancement Scholarships, including the newly created Wilma Widmer Career Advancement Scholarship, were awarded to members to assist in their continuing education in honor of the credit union's founders.

- Jamie Bonds I Clarke County Schools
- Elizabeth Brown I Rockbridge Elementary School
- Chiquita Calhoun I Augusta State University
- Wilma Widmer Career Advancement Scholarship: Dane Callahanl Youth Middle School
- Caitlin Cohen I South Gwinnett High School
- Merca Berry-Covert I Mill Creek High School
- Leonard Coverdale
- Joni Gill I East Central Regional Hospital
- Tonia Harbin I Bear Creek Middle School
- Emma Harris I Five Forks Middle School
- Kimberley Harris I Shiloh High School
- Ebony Jones I John M. Tutt Middle School
- Van Em Lyan Mang
- Jennifer Mincy I South Gwinnett High School
- Keren Padilla I Parkview High School
- Kristin Roberts I Gwinnett School of Mathematics, Science and Technology
- Allye Smith I Grace Snell Middle School
- Bryce Smith I Trip Elementary School
- Ashley Ware
- Angela Williams I Shiloh High School
- Joshua Woodworth I Buford Elementary School
- Claire Zingleman

Legacy Student Scholarships were awarded to nine high school seniors who will be attending college to pursue a degree in education and plan to return to Georgia to teach. These $\$ 2,500$ scholarships were established in honor of past and present board members and employees who have served Peach State for 20 years or more.

- Amanda Arboleda I Dacula High School
- Courtney Butler I Loganville Christian Academy
- Tyler Kenyon I Grayson High School
- Zachary Kusch I Brookwood High School
- Malcolm Jones I Meadowcreek High School
- Kayla McKenzie I Berkmar High School
- Makenna Mellott | Mill Creek High School
- Clara Sulek I Mountain View High School
- Annelen Zorn I Peachtree Ridge High School
Eleven \$2,500 school system and community honoree scholarships
were awarded as a tribute to the following school systems and leaders:
- Marion Barnes I Ashley Oaks, John S. Davidson Fine Arts School
- Anderson Byers I Elcia Nelson, Jackson County Comprehensive High School
- Rick Cost I Madison Richardson, Duluth High School
- Dan Cromer I Grace Gerely, Apalachee High School
- Gracewood Student Scholarship I Malachi Walden, T.W. Josey High School
- Gary Hobbs I Katheryne Story, Walnut Grove High School
- Dr. John Jackson I Ansley McClain, Oconee County High School
- Brian J. Mulherin, Sr. I Rahmel A. Gordon, A.R. Johnson Health, Science \& Engineering Magnet School
- Louise Radloff I Victoria Bigbee, Collins Hill High School
- Richmond County Teachers Student Scholarship I Brittany Mills, A.R. Johnson Health, Science \& Engineering Magnet School
- J. Alvin Wilbanks I Jocelyn Bryant, Grayson High School

Two \$2,500 scholarships were awarded in honor of the lifetime achievements of Janet Pomeroy and Pearlie Woods to Clarke County high school graduates on the basis of financial need, academic credentials, and a demonstrated commitment to community service.

- Jasmine Jimenez I Clarke Central High School
- Tyrique Dunn I Cedar Shoals High School

Peach State is also proud to support the following educational institutions with a combined total of more than $\$ 62,000$ in scholarships and educational grants in 2017:

- Athens Technical College
- Georgia Gwinnett College
- Gwinnett County Public Schools
- Gwinnett Technical College
- University of North Georgia
"These scholarships are just one way that we honor and remain connected to our educationbased foundation. Our dedication to the growth of education in our community through these scholarships and grants grows each year," remarked Peach State President/CEO, Marshall Boutwell. "We're proud of this important tradition."

Ribbon Cutting Ceremony Held at "Branch of the Future"


Peach State FCU staff and Board members at the ribbon cutting for the Oconee branch

Peach State FCU celebrated the official opening of their Oconee branch in Watkinsville with a ribbon cutting attended by local officials, credit union board members and local government.
"Members will find that the Oconee branch provides a unique and innovative way to bank," said Peach State's Senior Vice President of Branch Operations, Crystal Schmidt. "There are three state-of-the-art ATMs - one drive up and two inside - a coin counting machine, and even a coffee bar."

The branch is staffed by three Universal Member Service Advisors

[^3]who will assist members in finding the products and services to meet their individual financial needs. Schmidt continued, "While there is no traditional teller line, we believe the Universal Member Service Advisors will streamline the overall banking experience - we'll have three staff members that are essentially tellers, Member Service Advisors and branch managers all rolled into one."
"We have been serving the Oconee area since 2009, and we knew that a brick and mortar location would make banking more convenient for members in this area, so we're very pleased to finally be able to open this branch of the future," said Peach State's President/CEO, Marshall Boutwell.

ROBINS FINANCIAL CU
Financial Education Offered in the Classroom


DeAnn Dent with Robins Financial Credit Union facilitates a financial education class to a local high school student

Robins Financial Credit Union is partnering with local high schools and colleges to deliver financial literacy education in the classroom. The financial education program was created specifically for young adults. Courses incorporate engaging material and are full of quality content to empower students to make informed financial decisions. "It's important with us that students receive the tools they need to make wise financial choices. These partnerships are just another way that we can give back to the community, and make a difference in the lives of the
young people that we talk to," said Dee Dee Côté, SVP/Chief Administrative Officer for Robins Financial Credit Union.

In 2016, Robins Financial partnered with 26 schools, offering financial education classes in 550 classrooms, to 10,000 students. Some of the learning modules offered include: Budgeting, Earning an Income, Buying Goods and Services, Saving, Using Credit, Borrowing, Financial Investing, and Protecting \& Insuring. In addition to the in classroom sessions, Robins Financial also offers online tutorials called It's A Money Thing Academy. In these modules students can work online at their own pace working through the course material, videos, and quizzes that measure the student's success and understanding of the content. It's A Money Thing Academy can be accessed at robinsfcuacademy.org.
"Robins Financial Credit Union's financial literacy training is a valuable asset to Central Georgia Technical College's students and provides many of our students with the financial information and insights needed to guide them toward solid financial decisions in the years to come," said Cynthia Rumney, Dean for Academic Affairs at Central Georgia Technical College.

## Robins Financial Credit Union

 plans to continue expanding financial education class offerings this year with a number of local high schools and colleges. Their goal is to help put students on the path to a bright financial future by giving them the tools they need to be successful at managing their personal finances.Habitat for Humanity Supported Through Women Build Day

Robins Financial Credit Union recently made a corporate donation of $\$ 1,500$ to the Macon Area Habitat for Humanity.

In addition to the corporate donation, a team of 14 Robins Financial Credit Union employees met at a home in Lynmore Estates for Habitat's "Women Build Day."

Robins Financial Credit Union has partnered with the Macon Area Habitat for Humanity since 2008, and employees have frequently donated their time to construct Habitat homes.


Robins Financial Credit Union employees volunteered their time at Women Build Day

## New Vice President Named

 Robins Financial Credit Union has hired Dan Komanski as the Vice President of Risk Management.Komanski has 30 years banking experience with HSBC Bank USA. He has a Bachelor's Degree in Business Administration from Medaille College and has recently relocated to the area from Buffalo, New York. Prior to joining Robins Financial Credit Union, Komanski has held a variety of positions related to security, fraud and compliance. He loves to cook, is a professional drummer, and a handyman.


Dan Komanski


Macon Regional Crimestoppers Receives Support


John Rhea, Christina O'Brien, Dee Dee Côté and Scott Kletcke present the check to Macon Regional Crimestoppers' Warren Selby and Sgt. Chris Paul

Robins Financial Credit Union recently presented Macon Regional Crimestoppers with a $\$ 5,000$ donation to the 11th Annual David Pierce Memorial Law Enforcement Dinner. This event was held Friday, May 5th and is designed to help partner law enforcement, community and the media to help keep our community safe.
"We really appreciate the work Crimestoppers is doing and are proud to support this organization. They are making a huge impact on our community," said John Rhea, CEO/President of Robins Financial Credit Union.

Rebuilding Together Work Day Gets Boost


Clay Nodes with Robins Financial Credit Union presents a check to Rebuilding Together's Jerome Stephens, President; Joanne Alford-Robinette, Administrative Assistant and Jimmy Keisler, Board Member

Robins Financial Credit Union recently sponsored Rebuilding Together by contributing \$5,000 to the Annual Work Day Event.

Employees from Robins Financial will volunteer to help rehabilitate a home for a low-income homeowner
in the community. Work day tasks will include yard work, painting and other maintenance items.

Community Shreds and Recycles Nine Tons


Central Georgia residents recently shredded 18,000 pounds, or nine tons, of documents containing sensitive material at Robins Financial Credit Union's popular Shred Day events.

Shred Day events were held at Robins Financial Credit Union's Hartley Bridge branch in Macon and Watson Boulevard branch in Warner Robins.

Shred Day is a semiannual event with a dual purpose - to protect the Middle Georgia community from identity theft and to protect the environment. Members of the community are invited to shred personal information, including financial records, receipts and prescriptions. All shredded documents are then recycled.

Independence Day Celebration Sponsorship Renewed


Christina O'Brien and Amy Etheridge with Robins Financial Credit Union presents the check to Mayor Randy Toms with the City of Warner Robins

Robins Financial Credit Union recently renewed its sponsorship of the Annual Independence Day Celebration in Warner Robins.

This year's celebration will take place in the parking lot of McConnellTalbert Stadium on Friday, June 30th. The event will include a musical act followed by fireworks.

Robins Financial Credit Union has sponsored the Independence Day event since 2002.

Kids in Pink Summer Camp Benefits from Sponsorship


Amy Etheridge and Christol Clymer with Robins Financial Credit Union presents the check to United in Pink's Laura Paxton and Mindy Horn

Robins Financial Credit Union will be a sponsor for the United in Pink's Kids in Pink Summer Camp. United in Pink is committed to enhancing the quality of life for breast cancer survivors and their families.

## Manager and Employees of the Quarter 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 first quarter of 2017 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.


Jenifer Harper, Mortgage Department - Harper is the Mortgage Servicer for Robins Financial Credit Union. She has been employed with Robins Financial for over 11 years. Harper previously worked in the branch and in the Operations department before moving to Mortgage. She enjoys crocheting, hunting and cleaning.


Waters

Robin Waters, Perry Branch - Waters is a Teller Supervisor with Robins Financial Credit Union. She has been employed with Robins Financial for 3 years. Waters enjoys gardening, sewing, and hanging out by the pool.

Credit Union Names 2017
Scholarship Recipients
For the 21 st consecutive year, Robins Financial Credit Union awarded five high school seniors from Central Georgia with scholarships. Recipients will receive a 4 year, $\$ 4,000$ scholarship. It encourages academic excellence and requires that students maintain a 3.0 or higher grade point average to continue to receive disbursements. Students may use the funds for any school related expenses.

This year, Robins Financial received over 120 applications. Applicants are judged on their academic excellence, extracurricular and community activities, letters of recommendation, and a written essay.

This year's winners are:
Sarah Baldree - Sarah currently goes to school at Central High School. She plans to attend Williams College for Pre-Medical Biology.

Nia Foy - Nia currently goes to school at Houston County High School. She plans to attend University of Georgia for Biology/ Pre-medicine.

Mychal Jackson - Mychal currently goes to school at Warner Robins High School. He plans to attend Columbus State University for Biology.

Erin Powell - Erin currently goes to school at Telfair County High School. She plans to attend Auburn University for Music Education.

Adam Rex - Adam currently goes
to school at Peach County High School. He plans to attend Mercer University for Business.

Winners and their families were treated to a small awards banquet held at the Credit Union's Jack G. Byrd Learning Center. The award banquet gives the Credit Union an opportunity to meet the students and parents and celebrate their successful high school career. "An outstanding group of young people applied for this year's scholarship, and it was difficult to select just five winners. We are proud of the winners' achievements, and look forward to watching them do great things in the future," John Rhea, President and CEO of Robins Financial Credit Union, said.

This scholarship demonstrates the Credit Union's support for education and its desire to help qualified members with the cost of attending college. Robins Financial Credit Union has awarded over \$330,000.00 to graduating seniors since the scholarship was founded 21 years ago. Robins Financial is proud to continue carrying on this tradition of providing assistance to its members and helping young members build a strong financial future.


Adam Rex, Erin Powell, Sarah Baldree, Nia Foy and Mychal Jackson receive their 2017 Scholarships
More Miracles Possible with Donation

Robins Financial recently presented the Children's Miracle Network with a $\$ 30,000$ donation.

Robins Financial hosted Miracle May where several events took place to raise funds for the Children's Miracle Network. All branch locations
hosted fundraisers such as bake sales, various raffles and sold icons on Miracle Fridays. A social media contest was held where $\$ 1$ was donated for each new subscriber on the Robins Financial YouTube channel, and employees purchased Children's Miracle Network shirts and were able to wear them during the month.

Robins Financial are big supporters of the community and try to give back whenever possible. Supporting the Children's Miracle Network helps inspire kids and give them the strength and support to overcome whatever they may be facing.


Amy Etheridge and Hillary Bobbitt with Robins Financial Credit Union presents the check to Kathy Tolbert and Haley Vann with the Children's Hospital

SOUTHEAST GEORGIA CHAPTER
State Sen. Ligon Hosts Credit Unions


L-R: Pat Conn (United 1st FCU), Janice Miller and Bob Steensma (Five Star CU), Senator William Ligon, Cheryl Spires (Altamaha FCU), Misty Collins (Interstate CU), Jeff Holcombe (Marshland FCU), Carrie Hand (Glaynn County Federal Employees CU)

In early June, representatives from several SE GA Chapter credit unions had an opportunity to sit down with State Senator William Ligon in his Brunswick office.

Sen. Ligon is Chair of the State Banking and Finance Committee, and along with GCUA's Brandee Bickle, the credit union representatives had the opportunity to share our industry's legislative concerns and future goals.

Sen. Ligon was very engaged and receptive to all the discussions and we are hopeful that he will carry this enthusiasm back to Atlanta and serve as an advocate for the credit union industry.

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[^1]:    Connection•14

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