

CONNECTION

Winter 2017



MORE THAN A TAGLINE:
BRANDING AS A
DIFFERENTIATION
STRATEGY

Connection

Winter 2017

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FROM THE EDITOR

Angi Harben

People hear the word “branding” and they either think A) I’m in marketing, and branding is all about marketing and sales; B) I’m not in marketing, and branding has nothing to do with me; or C) Is it time for the annual cattle drive again?

For our purposes, we’ll leave the cowpokes out of this discussion.

Branding is the process of creating a unique name and image with a consistent theme. Its purpose is to establish a significant and differentiated presence that attracts and retains loyal members of a target audience. For marketers, this audience is defined as customers, and the messaging often includes advertising budgets and sales campaigns.

In the past, branding was limited to organizations and businesses, but with the explosion of social media, people now have their own personal brands – which they often monetize, but not always. Sometimes it’s just a name and image with a consistent theme, with no direct bottom line impact. So it’s less about marketing, and more about connecting with people and letting them know who you are (or who you want them to think you are).

One of the most important things to realize about branding is that you’re doing it, even if you think you’re not. By doing nothing, you’re saying you don’t care what people think of your brand. And make no mistake, your credit union, and you, have a

brand. Furthermore, if you’re not actively managing that brand, someone else can easily step in and influence opinion about you.

A brand is really the public’s perception of your reputation. It’s made up of all the suppositions and conclusions about who you are and what you stand for based on what they know to be true for themselves and what they believe is true from their indirect exposure to you or your credit union.

Since the world sees, and internalizes, everything your credit union does - and everything you as the leaders of your credit union and we as an industry as a whole do - it’s important that your personal and organizational brand is a true representation of who you are and how you want to be perceived.

That’s why we so often tout the “Helping People Afford Life” message, because it so simply establishes the sole purpose of credit unions...not to help shareholders afford extravagance, but to help people afford life.

If that is a true reputational sense of purpose of credit unions in general, what is a true reputational sense of purpose in your credit union? And what is your personal brand? Does it convey what you want it to? Are there opinions out there that are incorrect or based on inaccuracies...or do you just wish they were different?

Pay some attention to it and let your brand shine.

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What Story Does Your Personal Brand Tell?

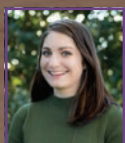
It's OK to admit it: the term "personal branding" makes you queasy.

You understand branding your credit union. You know you can help members afford life and you probably spend time making sure the rest of the community knows it, too.



Build
your
personal
brand





By Cailin O'Brien
Media Relations Coordinator,
GCUA

That's not unique to this industry. Companies and their employees across the board pay a lot of attention (and sometimes money) to make sure their message gets to public correctly. Tweets need to read a certain way. Newspaper and television interviews need to be handled by a certain, specially-trained person.

That's important, but it can also make personal branding seem a little shameful. After all, won't a ton of mini-brands spewing out across those channels only confuse things? Won't it muddy the all-important corporate message?

That's the wrong way to look at it, according to Debby Stone, CEO of an executive coaching firm called Novateur Partners and author of *The Art of Self-Promotion: Tell Your Story, Transform Your Career*.

"My belief is that if you want the strongest internal culture you can build, you want employees that have strong personal brands," Stone said. "You want employees' strengths to translate and help the company's brand overall."

People might be hesitant to work on their personal brand because they don't really understand what that phrase means. It's not about bragging all over Facebook or working to fill the shoes of some imaginary, perfect person.

"Your personal brand is what people think of when they hear your name," Stone said. "The best definition I've ever heard is that it's the promise you make and how you deliver on that promise."

That's especially relevant to credit unions, where employees work every day to deliver on the promise they've made to help members afford life. Members are more likely to trust their finances to the teller with the uncanny ability to

remember details about their families or to the CEO known for always calling members back within 24 hours.

Communities want to know the people behind their credit unions. They want to know their personalities and their strengths. Credit unions are personal industries and members want to know the personal brands behind them.

Everybody has a personal brand. It's up to you whether you cultivate the brand you desire or let others dictate your brand for you. Here are some tips to get you (and your employees) on the right track to creating the perfect personal brand.

1. Find out how people already view your personal brand. Stone suggests asking coworkers what words come to mind when they hear your name. Your personal brand is made up of adjectives that pop up frequently.

2. Create your own list of adjectives. Come up with at least five adjectives you feel describe the best version of your professional self. Stone stresses the importance of being honest with yourself. Don't add "detail-oriented" to your list if you're the kind of person who's better at focusing on the big picture. Set goals you know you can consistently accomplish.

3. Constantly re-evaluate the alignment between your adjectives and your actions. Make sure you're portraying all the attributes you wanted in your brand. "If part of your brand is responsiveness, take time to re-evaluate that," Stone said. "If six months have gone by and you think, 'Oh, gosh, I've stopped being responsive to customers,' then you need to make a realignment before your brand is reset."

4. Be your brand. Take time to remind yourself of the adjectives you want to portray before you post on social media or attend that important meeting with members. Keep your adjectives in mind and take conscious steps to act them out every day.

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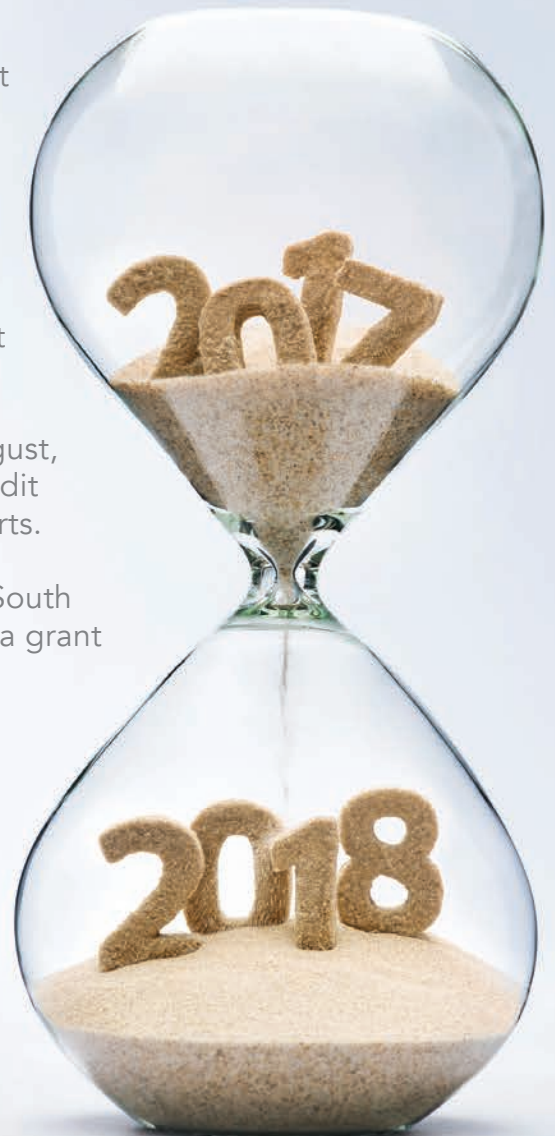
2017 in Review



The Georgia Credit Union Foundation's mission is to provide education assistance for Georgia credit unions, with a focus on helping credit unions improve financial literacy for their members.

As reported to the GCUF Board, the Foundation has:

- Provided a total of \$2,868 in grants to 19 small credit unions for educational reimbursements.
- Provided two \$2500 SRCUS (Southeast CUNA Management School) scholarships, one for a \$12 million credit union and one for a \$27 million credit union.
- Committed to providing Enhanced Financial Counseling Certification Program (FiCEP), with – as of October - 15 credit unions planning to send a total of 32 staff members.
- Pledged \$5000 in support of the National Credit Union Foundation.
- Provided three grants to assist credit union employees who had been severely impacted by the tornadoes that hit Southwest Georgia in early 2017.
- When Hurricane Harvey created significant damage in August, GCUF shared information regarding CUAid to Georgia credit unions, which contributed \$66,500 for hurricane relief efforts.
- Responded to a request from a credit union employee in South Georgia whose home was flooded by Hurricane Irma with a grant for \$3,736.
- Sent two GCUA employees to the British Credit Union Annual Meeting and coordinated the visits of a group of Georgia credit union people to attend the meeting and work with their British partner credit unions.
- As of Sept. 30, awarded three operational grants to small credit unions for marketing plan development, website development and compliance review.
- Held the Ed Collins Memorial Golf Tournament, raising \$15,781.97, more than twice the amount raised in 2016.



Hot Topics for Georgia Credit Unions



By Cindy Turner
Vice President, Compliance
Services, GCUA

ADA Website Lawsuits Hit Georgia

We've been talking about ADA website rules for years. Waiting and wondering when rules will be issued. How much would it cost? Would we need to maintain totally separate websites? How would it be audited? How quick would the compliance deadline be?

Answer Key to the Above:
A lot, no, electronically and overnight

The most maddening part...the overnight deadline.

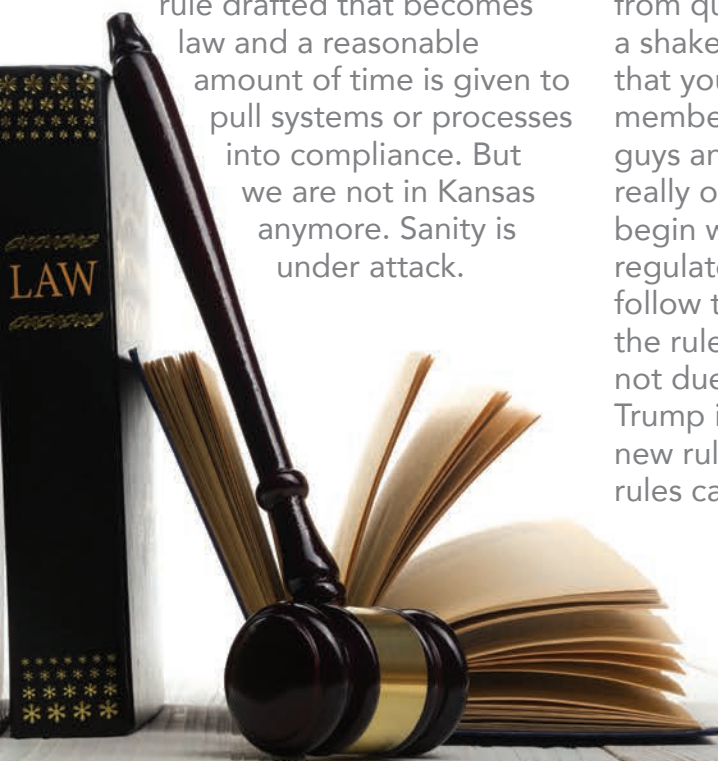
In a sane world, a rule is proposed, put out for comment, results taken into consideration, rule drafted that becomes law and a reasonable amount of time is given to pull systems or processes into compliance. But we are not in Kansas anymore. Sanity is under attack.

It has been an odd year...out of the box for sure in many aspects and credit unions are not immune from the uncertainty. It took three calls from credit unions one morning with the same demand letter to realize we had a problem on our hands in Georgia. These suits were aimed at compliance standards not yet implemented for our industry. Over 50 credit unions were served these letters. Some have fought back and some settled the same day.

Why is this happening...Because it CAN! In our litigious society, some attorneys see this as a great way to get quick cash from quick settlements. Is it a shake-down? You bet. Sad that you have to spend your members money to fight these guys and sad that you weren't really out of compliance to begin with. We are highly regulated and always work to follow the rules but in this case the rules did not come and may not due to the fact President Trump issued a moratorium on new rules unless two existing rules can be eliminated.

So, what to do in the mean time? Take a look at your site. Run it through a software program that tests compatibility with communication systems common in the market place today and repair issues. Doing nothing at all is not a recommendation. We know this is an issue now, it's been in the news, you are hearing from your peers, so now is the time to be diligent and protect the assets of the credit union. Does it make sense? No, but you can see that this is a matter to be proactive about. As an industry, we are used to following the rules, we just need to know what they are.

Growth By Design will be happy to assist with ADA Reviews, contact them at 770.476.9625 or contact@growthbydesign.org.



Overdraft Issues and Lawsuits

Have you seen [them?](#) Take the link and scroll past the current model form. These are the new proposed Overdraft Opt-In forms for ATM and one-time debit. Of course, they appear to be easier to comprehend but there is one key fact rule makers continue to misunderstand. It is difficult for consumers **and** staff to comprehend why a check can clear their account when there are insufficient funds and a debit card transaction cannot. To them, they are one in the same. The debit card replaced the check. And to listen to staff try and explain it to a member, well....it just comes down to, "it's the regulation and we don't really know why."

When drafting rules the folks who write these have good intentions in mind. Protecting the consumer. Difficulty arises if it just doesn't make common sense to the end user. Our society desires and expects instant gratification even if it means paying \$35 for a cup of coffee. This is an "I want it now" mentality along with "saving face" in front of friends or family. Many live on the edge financially, knowing they cannot afford a certain lifestyle but they desire it anyway. Regardless of what it costs. Therefore, they expect overdraft to work for them, even if the fees stack up. They know and have comfort in the next paycheck or deposit bringing them back positive.

You have noticed a wave of lawsuits taking place across the U.S. regarding overdraft programs. One such class action was filed

on a Georgia credit union. The credit union decided to fight back and Won. The basis of the suit was, Actual vs Available balance and also that the opt-in form was not clear. You probably read about this same scenario in CUToday on 12/10/2017. In this case, the defendant has called upon the CFPB to release documents to help defend itself against the 40 million dollar lawsuit.

Available balance takes into consideration transactions that have been approved but have yet to settle, like a gas pump transaction. The Georgia credit union used the model opt-in form in its **entirety**. Meaning, they have not added additional information to it nor eliminated some of its required language which affects its safe harbor provision.

In addition, they followed best practices set forth by NCUA in [Letter 05-CU-03](#) regarding *Interagency Guidance on Overdraft Protection Programs*. While this was not a material part of this litigation its bears reminding credit unions of this guidance. Not following the guidance is how we end up with additional rules and regulations. Guidance is easier, cheaper and quicker for agencies to issue when they identify a systemic problem than going through the process of creating a new law which can take years.

This combination of all the right things is how the credit union won although the case is now on appeal.

Fair Lending – More Than Just a Training Issue

Yes, credit unions are required to train their staff on rules and regulations such as the Equal Credit Opportunity Act (ECOA), Fair Housing Act (FHA), Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), Truth In Lending (TILA) and Home Mortgage Disclosure Act (HMDA) and several others where applicable. But, are you looking at actual lending files, do you know where marketing dollars are being directed, have your policies been updated and board approved? All an important piece of the fair lending picture.

Looking in lending files is like looking under a mattress or perhaps under a rug. You just don't know what you will find! Are yours clean? Free of any comments hinting at discrimination, notes that are derogatory towards the borrower, pricing discrepancies, correct HMDA data, and orderly? If you have no idea... go look. Pull a random sample of loans in each lending category and start reading.

A good recommendation to follow on your sample size is as follows:

- Approval of up to 50 loans a year and this is per category like auto/mortgage/other consumer then you will pull a sample of 20 for review.
- If 51 – 250 then sample size will be 51
- If greater than 250 then sample size is 100.

Do they reflect policy? Does the pricing sheet match the rate granted? Do any of the notes, either electronic, paper or perhaps on sticky notes or written on the actual file itself, only pertain to the underwriting factors set forth and communications with members and staff? HMDA data should only be present on loans where you are required to collect it and the file should be in good order and neat. Each file should be in the same order with easily identifiable sections or documents. So, for a mortgage file, the deed, credit report, application, tax information, income verification, document checklist, etc., should be in the same location in each file or the examiner may hand it back and state they cannot find what is required. They will not take much time trying to locate items if it's in disarray.

Marketing budgets have been coming under scrutiny the past several years. As fair lending reviews, compliments of NCUA, have been on the rise, so has the question of "where you spend your money?" It's worth taking a deep dive into where your field of membership resides and where you target your marketing dollars. If you find it is only certain zip codes and not your full membership then a restructuring of that spending is in order. If you serve a certain community, there is an expectation for you to serve the **entire** community. Marketing dollars will quickly tell who you actually serve.

PolicyPro is available to Georgia credit unions and is an easy tool right at your fingertips for policy review. This makes the process much easier for you than taking the regulation and trying to determine if you need updates. These policies are written by legal staff, are robust and based on regulation and reactions to exam findings. If they are too much for your operation, scale them back and use only what pertains to your credit union. Lending policies need a review every time your loan program changes and when new regulations are rolled out but at a minimum annually. If you are just learning of PolicyPro, go to www.gcua.org, chose Compliance at the top and scroll down to CU PolicyPro. Sign in or register for a password right on the [page](#).

To be certain all the bases are covered, look beyond training and pull the files! Document your reviews, meet with responsible staff following the review (just like an exit interview), and then expect findings and recommendations to be entertained. Have a documented response for each finding or recommendation, even if it is in disagreement with the review. This will show the credit union is taking reviews seriously and is making repairs as needed.

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More Than A Tagline: **Branding as a Differentiation Strategy**



By Angi Christensen Harben
Director of Communications,
GCUA

A few years back the Georgia Credit Union Affiliates Outreach Advocacy Committee was tasked with finding a fundamental and durable brand concept that could be applied globally to all credit unions.

"The feeling was that credit unions would devote the majority of their efforts to their own brand messaging, but that there was this underlying reputational differentiation that was missing, and we benefitted

from a good reputation," explained Mike Mercer, President/CEO of GCUA.

The country was coming out of the depths of the financial crisis that had hit in 2008 and the discussion started to focus on the difficulties being faced by the wide American middle class – everybody between the top 5 percent and the bottom 15-20 percent. The people who were working for a paycheck, but still having a hard time acquiring

the things they wanted and achieving their dreams.

"We were talking about that in a meeting, and the committee said, 'We do it every day, we're just here to help people afford their lives. We exist to help people afford life,'" said Mercer.

And a reputational sense of purpose, which some would refer to as a brand platform, was born.



Brand and reputation aren't interchangeable, but they are definitely intertwined.

A credit union's brand is the way it represents itself to the world. A credit union's reputation is how others collectively perceive the credit union.

When successful, the brand should generate desire and motivation for consumers to pay for your products. For consumers, brand is about answering the question, "What's in it for me?"

Reputation is your cumulative track record, the scoreboard where your satisfaction wins and losses are tallied. Reputation answers the question, "Are these good guys or bad guys?"

Building a brand is proactive, and revolves around getting the most return on growth efforts. Protecting a reputation is about preserving credibility and trust and defending that collective opinion.

The Credit Union National Association has been dedicating a significant amount of resources to researching and creating a national brand platform. CUNA is preparing to roll out the new initiative in

February at the Government Affairs Conference in Washington, D.C.

"People often like the idea of a credit union, but don't think they can join," said Douglas Kiker, Chief Communications Officer of the Credit Union National Association.

"Membership is seen as only open to certain jobs or professions, and involving lots of hoops to jump through. As an industry, we need to invite people in. People also don't see the scale of credit unions. When they think of us, they often picture a very local institution. This also triggers worries about access. For example, 'Can I withdraw from an ATM while I am traveling?' We need to get across the nationwide reach of credit unions."

The most common question from consumers isn't, "What is a credit union?" So it's not necessarily that credit unions have an awareness problem. People know credit unions exist. The most common question, of course, is "What's the difference between a credit union and a bank?" Consumers know there is a difference, but they need that difference to be illustrated in a way that resonates with them. And those differences need to be highlighted as positives, not negatives.

"If we can say the difference is we're helping you afford life, and bank are there to help their shareholders afford their yachts, that's a profound and simple explanation," noted Mercer.

You can have awareness and a strong market presence without necessarily being liked or trusted. Look at Wal-Mart. Everyone knows the brand, but it doesn't have the best reputation. One of the top documentaries of 2005 was called "The High Cost of Low Prices" and demonized the company. There are numerous websites, social media pages and online videos with the "Wal-Mart Sucks" theme. And yet, the brand promise of low prices is strong enough to counteract its reputation of being a local business killer.

Conversely, you can be liked and trusted by those who know you – as most credit unions are. But that is no guarantee there will be awareness and market presence beyond that small circle. If the brand part of the equation is underpowered, it can't contribute as meaningfully as it should to organizational stability and growth.

"Credit unions have a great story and product, but membership should be much higher than it is," Kiker

observed. "In the absence of concerted national branding around the credit union category, lots of myths and misunderstandings have taken root over the years. If we promote our own branding and messaging, we can drive the conversation, and raise greater awareness of why we're the right financial choice for many Americans."

It's not just consumers, though. In Georgia, considerable time has been spent getting the "Helping People Afford Life" concept embedded within credit unions, so credit union staff can authentically push that message outward, whether by actually using the words or simply embracing it as a way of approaching and viewing themselves within their profession.

"If the people inside the credit unions delivering the service embraced it, it would get projected to members, and from there to non-members, and if it went viral – which does happen these days - we could create a point of differentiation that the for-profit firms couldn't pretend to follow," Mercer said. "It was understood that everyone would have their

own way of conveying it, but over time, the essence would be that consumers and consumer advocates would know about it. And we didn't embrace dogmatic language. Just those four words."

From a league standpoint, supporting and promoting the idea that credit unions help people afford life has birthed new strategies and tools. Stories of real life examples of all the ways credit unions in Georgia help people afford life are solicited from credit unions then utilized in several ways. From videos to official reports to magazine stories to booklets created for legislators, these stories talk about credit unions in very personal and authentic ways.

In the first year of the story collection effort, GCUA had a goal of collecting 25 stories, and more than 100 were submitted. Before Helping People Afford Life became such an integral part of the statewide messaging campaign, the annual goal for media impressions was in the 30 million range. But coverage has exceeded 60 million since these member stories became part of the credit union narrative in Georgia.

"Really, Helping People Afford Life is an explanation of why credit unions are different, why they're better, why they're aligned with your interests," noted Mercer. "Most promotional activity is geared around, 'Here's what we do and here's why it's a good deal, so come get it.' But it takes both. You couldn't make a living saying we're here to help people afford life. And you can't differentiate yourself very well if all you've got is a lower cost checking account and lower loan rates. The difference is credit unions help you make good decisions."

Based on nothing other than what is best for their members. Credit unions don't exist to deliver profit to third-party shareholders. Credit unions exist to - say it with me now - Help People Afford Life.

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Together is Better: The evolution of a collaboration

By Fonda Semerjian
Contributing Writer

Henry Ford once said: "Coming together is a beginning; keeping together is progress; working together is success." The idea of collaboration in business is obviously not a new one, especially within the credit union industry which has founding principles based on the cooperative model. Still, even within the industry, collaboration is not a natural behavior. Many groups shy away from working together because of the fear of losing their individual voice and the challenge of group decision making. However, many times collaboration can result in just the opposite. When a group

of like-minded businesses join together to achieve a shared goal, their collective voice can be much louder than the individual voice and the group decision making can benefit a larger audience.

Such is the case with the recently formed Credit Union Service Organization (CUSO), Members Core Alliance (MCA). MCA is a Georgia-based cooperative core processing effort offering credit union participants a single, solid, reliable and user-friendly platform as well as a group of credit union peer

users to learn from. Created through the collaboration of eight Georgia credit unions, MCA was established in 2016 to enable participants to outsource their core data processing to a common core system with the hopes of streamlining operations, lowering expenses and easing their compliance burden, but the journey has not been a fast one. In fact, the roots of the organization actually go back at least a decade when a group of Georgia credit union leaders first sat around a table discussing the idea of cooperating operationally.

Terry Hardy, President/CEO of Members First Credit Union in Decatur, GA and MCA participant noted: "In the early discussions of sharing resources, we were focused on finding a way to share back office operations, but we were all operating on different core systems with different contract expirations. We knew there had to be just one system in order to collaborate, but that proved difficult and many of those early conversations stalled as a result."

Over the years, the conversation was brought up again and again, but the timing never seemed just right. Meanwhile, the industry was changing and changing fast. With increases in competition, digital advancements, regulations and member demand for convenience, it was becoming harder for credit unions to compete and the number of industry mergers was growing as a result. This group of

Georgia leaders realized it was time to make a change: "We all finally admitted we needed a new business model because the one we'd been using for the past 20-30 years wasn't cutting it anymore," continued Hardy.

Brian Akin, President/CEO of North Georgia Credit Union in Toccoa, GA and fellow MCA participant echoed Hardy's comments, "We'd discussed many different ideas that were all based on collaboration over the years and the time had come to make a decision and either move forward together, or move on individually."

The coming together

This was when many of those same credit union leaders that sat around the table years ago (along with a few new additions) decided to take action and come together. Mike Mercer, President/CEO of the Georgia Credit Union Affiliates (GCUA) said: "With all collaborative

efforts, there has to be a core group of pioneers willing to go through the difficult work and be the first to do it. We had eight original participants who stepped up to the plate to strategize, provide seed capital and assume the risk."

Who were those eight pioneers? Along with Hardy and Akin, the other six included Stacy Tallent, President/CEO of Health Center Credit Union in Augusta and Chairman of MCA; Barry Heape, President/CEO of DOCO Regional Federal Credit Union in Albany; Stephen Smith, President/CEO of Family First Credit Union in Hapeville; Jerry Jordan, President/CEO of CGR Credit Union in Macon; Keith Pritchard, President/CEO of United Methodist Connectional Federal Credit Union in Marietta and Pat Conn, President/CEO of United 1st Federal Credit Union in Kingsland.



All of the variables were coming together, the timing was right and the pioneers were ready to move. The group knew they wanted to work toward back office collaboration and with the support of GCUA and Cooperative Services, Inc. (CSI), they knew a CUSO was the way to go.

The group agreed to collaborate on the core processing side for two reasons. First, for most credit unions, this is the second largest expense next to human resources and secondly, they knew it was the necessary step to sharing more back office functions in the future. They needed to be on the same platform. So the team went to work, performing the necessary due diligence, selling the idea to their Boards and gaining acceptance from their staff members for the changes to come: "Even though this was a substantial undertaking for a credit union of our size, we felt the collaboration was worth it and my Board saw the advantages," explained Pat Conn of United 1st FCU. "We brought in people at every level of our organization for buy in because once we made the decision to join, we wanted to make sure it was going to work."

The United Methodist Connectional Federal Credit Union Board was already intimately familiar with the CUSO model and understood that, through

MCA participation, their credit union would be able to access resources they couldn't obtain on their own. President/CEO, Keith Pritchard said: "We are already part of the United Connectional Methodist group and have started a church lending program through that association where we've been able to share many ideas and resources. We've realized collaboration works for us and gives us more of a voice. There is real strength in numbers."

The keeping together

Indeed, strength in numbers is what the MCA originators had and they used it as a tool to proceed. Individually, the eight credit unions' asset sizes ranged from \$29 million to \$230 million. Yet, collaboratively, they comprised over \$1 billion in assets and 150,000 members. With the collective assets, the group could approach core processing vendors as a key player and get the attention it needed.

The identification of a core platform and business partner was a critical decision. The group wanted a vendor that would see the growth potential of MCA, recognize the buying power the CUSO provided and be willing to customize a platform that would position the credit unions for growth. After extended research, the team landed on Fiserv and the CUnify system.

Ryon Packer, Senior Vice

President of Products, Credit Union Solutions at Fiserv said their partnership with MCA was appealing because it enabled them to help more credit unions access the necessary technology to remain competitive.

"There is a challenge in the marketplace these days for credit unions," he said. "They need technology to serve the consumers who are making the decision to bank based on the digital presence of a financial institution, but that technology costs. You don't just have to buy it, you also have to pay to run it, update it and make sure it stays compliant."

Fiserv understood credit unions were challenged and saw an opportunity to support the movement by enabling credit unions to keep up with the increasing digital expectations of the member with a sophisticated solution and access to industry best practices. The right partner was found and the MCA participants were excited to move forward and begin realizing their savings opportunities.

Although the coming together of the MCA pioneers took a little while, the keeping together did not prove to be an issue and the group was making progress.

The working together

Soon after the agreement was reached, four of the credit unions converted to

the CUnify system within a year. With each conversion, the team shared their experiences, learned from each other and the process became smoother every time. The conversions provided the platform for the 'working together' to truly begin, and that is where MCA continues today...working together, making decisions together and realizing the benefits together. And the benefits are many. The team named the top benefits of MCA participation thus far as cost effectiveness, sustainability, access to top tier talent and enhanced member service.

Stacy Tallent said, "Since converting, we have been able to offer our members products we couldn't on our old system such as instant issue debit cards, CardValet® and Kasasa reward checking. Sure, these are all costs we weren't spending before, but we have been able to use the savings we realized in other areas from MCA on these new advances."

The ability of a credit union to reduce certain costs and then reallocate those funds to work in the best interest of the member is key in today's environment. Each credit union believes this

strengthens their competitive position and sets them up for long term sustainability.

Stephen Smith said, "At the end of the day, this gives credit unions access to resources they couldn't get otherwise which, in turn, can make them stronger, more stable and more competitive in the marketplace. It can't be the sole survival strategy for a struggling credit union (there are just too many other variables that come into play), but it can certainly strengthen a credit union's footing amongst the competition and position them for growth."



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One final benefit recognized by the MCA players is that the CUSO frees them of some of their operational duties, providing them with more time to focus on their members: "I've recognized this setup provides a model for us to target our staff resources toward helping our members instead of staying bogged down in compliance and back office operations," said Terry Hardy. "That is what helps us grow and keep our members happy, and that is most important to me."

Akin finds great value in having a trusted partner in MCA to rely on. "MCA is essentially the middle man between the credit unions and our shared vendors," he explained. "If we have an issue, we simply take it to the MCA team we know and trust and they fight the battles for us. That is a huge load off of my plate and it lets me focus more on my members."

Looking ahead, the group's immediate priority is to get all participants converted to CUNify. Following that, all parties anticipate many new shared endeavors such as a collaborative call center, collections outfit and accounting operation. Which

will come first is still up in the air, but the team's shared goal of doing what is in the best interest of the most credit union members will help dictate their future strategy.

"Soon I want to see all of us start evaluating our third party vendors to see how we can take it to the next level," said Tallent. "We want to add value and services that our memberships don't currently have. My credit union doesn't have a call center, but creating a shared call center comes with questions – What does that look like? What bells and whistles are necessary? – The exciting part is that we get to work through these decisions together and will ultimately identify the opportunity that benefits the most members."

Over the longer term, MCA participants look forward to expanding the reach of the CUSO to help more credit unions: "MCA is quickly developing into what might be the next big deal for not only Georgia credit unions but for like-minded peer credit unions outside of the state," said Jerry Jordan. "It is becoming apparent the CUSO may be the next catalyst for change in how we deliver services."

The success

Although still in its infancy, all MCA parties call the CUSO a success and believe it has a very promising future. They admit there is a tradeoff that has to occur when individual credit unions choose to join a cooperative model. Participants have to give up some customization in order to work toward the benefit of the whole, but this team will quickly tell you that doesn't mean they've lost their voice. Instead, their collective voice has grown louder and all of their members are benefitting.

"This is a tangible example of the benefits that can be achieved by doing the work that is involved to collaborate," said Mike Mercer. "It always looks easier to do it yourself and your way, but at the other end, you're far more likely to succeed if you can learn to collaborate effectively and if you can focus on making a difference."

For MCA, the team is collectively focused on making a difference in the lives of their credit union members. They each share this goal and know, by working together, they will be successful. Ford would be proud.



BRANDING & RETAIL DESIGN

What differentiates your credit union from other financial institutions?

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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.

Retirement Planning: Credit Unions Can Lead by Example

By Jennifer Norr
Vice President of Marketing and Strategy,
CUNA Mutual Retirement Solutions

"You need to save for retirement."

How many times have you heard that, or said that or read that?

Retirement planning is one of those omnipresent topics in our industry, precisely because it is so important. Smart, long-term retirement plans are essential to ensuring credit union members achieve financial security.

But what about those other important people in the credit union movement: us – credit union employees, partners and advocates? We require retirement planning support as much as anyone, and current statistics indicate that we are struggling.

As the retirement field continues to shift from employer-sponsored pensions to private 401(k) plans, the burden increasingly lies with individuals to have the knowledge, discipline and foresight to save enough for their golden years.

We've all heard the stats: 10,000 baby boomers are retiring every day. They're looking at about 20 years of retired bliss, but they probably don't have the funds to cover it. In fact, 38 percent of Americans don't save **anything** for retirement, while 63 percent of retirees are dependent on Social Security, friends, relatives or charity¹.

Not exactly the retirement we all dream about.

Consider the sobering statistic that **nearly half** of all Americans would struggle to pay a \$400 emergency expense². This means people you work with, sit next to and have lunch with on a daily basis are facing real financial hardship. It's an uncomfortable irony that we spend our workdays focused on building members' financial wellness, but can so easily overlook the financial health needs of our very own friends and coworkers.

As credit union leaders, we have a responsibility to help our employees take positive, meaningful steps toward financial success.

The first step is education. The National Credit Union Foundation's [Retirement Fair](#) is one way to illuminate the financial realities of life-after-work for your employees.

Then, once we've engaged our employees in the retirement conversation, we need to keep them there. Use whatever tools and resources are available to inspire continued retirement planning and saving.

At CUNA Mutual Group, we encourage our employees and credit union employees on our retirement programs to use

[BenefitsForYou](#) – a website designed to make retirement planning easy. It puts all your 401(k) information and documents into one place, alongside educational resources and a simple, adjustable graph that shows whether you're on track to retire at your target age, with your target replacement income. You can easily add 401(k)s from previous employers, pension plans, and spouse benefits.

We do this because helping our employees build financial security is not just the smart thing to do; it's the right thing. It's a win-win. Employees that are more certain of their financial future will be more productive, have higher work satisfaction and deliver increased customer service. In fact, employees with financial stress are five times more likely (48% vs. 10%) to be distracted at work, and twice as likely to miss work because of personal financial issues (16% vs 8%)³.

But more importantly, as a proud member of the credit union movement, we support our employees in building their own financial security because we take seriously our core principle of putting people first.

Ultimately, we must always work to strengthen the financial health of our members and our communities – and that should start with our employees.

Jennifer Norr is the vice president of Marketing and Strategy for CUNA Mutual Retirement Solutions. She is responsible for the overall strategy and execution of strategic initiatives, marketing, client experience, and relationship management. She joined CUNA Mutual Group in January 2009. Contact her at Jennifer.Norr@cunamutual.com.

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:

1. Statistic Brain, [Retirement Statistics](#), Jan. 2016.
2. The Washington Post, [The Shocking Number of Americans who Can't Cover a \\$400 Expense](#), May, 2016.
3. PWC, Special Report: [Financial Stress and the Bottom Line](#), 2017.



Hope Moore

One Tough Cookie

Weighing less than 2 pounds at birth, Hope Moore now thriving

Georgia credit unions are strong supporters of Children's Miracle Network Hospitals,

and that support is saving lives and impacting families every day.

Tenisha and Quintin Moore were anticipating the birth of twins in the spring of 2015, but received an unexpected surprise when Tenisha went into labor at Christmas time. Because both of the tiny infants were breach, Tenisha was admitted for a Caesarean section, giving birth to a daughter, Hope, and a son, Legend, less than two hours after her arrival at The Medical Center, Navicent Health.

The infants were immediately taken to the Neonatal Intensive Care Unit (NNICU) at Children's Hospital, Navicent Health. Born almost four months early, the twins' prognosis was dire. Legend, weighing only 1 lb., 11 oz., suffered bleeding on his brain and did not survive.

At 1 lb., 9 oz., Hope suffered a similar hemorrhage, but held onto life as physicians and clinicians in the NNICU did all that they could to improve her chances of survival.

Due to an illness, Tenisha remained hospitalized and unable to visit

Hope in the NNICU, but she found comfort in the personalized care that her daughter was receiving.

"Hope was one tough cookie, and the nurses explained everything in detail so that I could make very informed decisions. The nurses kept the NNICU from being intimidating, and with the way they treated Hope like their own, I never worried when visiting hours were over and I had to leave to take care of my other two children," said Tenisha.

Although the first four months of Hope's life were filled with progress and setbacks, she held on as clinicians in the NNICU continuously sought ways to improve her chances of survival. She continues to visit Pediatric Outpatient Therapy, Navicent Health for physical and speech therapies, and Tenisha and Quintin are pleased with her progress.

"She is making progress in therapy, and she's like any other one-year old. She's doing awesome – nothing like we had imagined. She is nothing short of a miracle!"



Fairness, Convenience and Compliance are the Benchmarks of Overdraft Protection

*By Cheryl Lawson, Executive Vice President
John M. Floyd & Associates*

If your credit union's goals include increasing revenues and member satisfaction, a fully-disclosed overdraft protection plan may be the solution. A proven plan could fill not only both needs, but also provides fairness, convenience and compliance to the account holder and the financial institution.

Overdraft protection exists primarily to solve a common problem: a cash shortfall when a consumer faces a "have or have-not" purchase decision. By utilizing the service, consumers can answer a pressing situation in exchange for a manageable expense – one that's often remedied within days - and your credit union can increase income from a non-interest category. **If you're considering adding or adapting an overdraft protection service, let the attributes of fairness, convenience and compliance guide you to a win-win decision.**

Fairness

Fairness is rooted in value, and as it applies to overdraft protection, begins with how the service is initially presented. Consumers should expect a fair program to be one that:

- is available to all members, and does not discriminate
- has uniform charges, with known limits, that do not fluctuate with the transaction amount
- is transparent at every touchpoint, from sign-up to opt-out, so that the member can make a fully-informed decision about their level of participation
- includes consistent messaging throughout the process
- has the member's best interests in mind, and excludes compensation-based incentives
- keeps the member up-to-date from the inception of an overdraft through reimbursement

Convenience

The convenience of overdraft protection applies to both the consumer and the financial institution. For the consumer, that can mean the ease of a standard transaction; the confidence of not needing additional arrangements or alternate, sometimes prohibitively-priced resources; and the discretion between only themselves and their credit union.

Convenience for the institution can be:

- a turnkey system that doesn't require an upfront investment or create new burdens on staff
- expenses contingent on income growth
- a technology platform independent of core systems for monitoring overdraft usage
- a source of member retention, loyalty and goodwill; something that uncovers new or unsatisfied needs that can expand the relationship to other services including borrowing or a line of credit

Compliance

Given the nature of the industry, **compliance is non-negotiable.** For financial institutions that implement an internal overdraft protection program, compliance can become lax due to turnover or not keeping pace with industry changes.

Compliance is an ongoing process resulting from:

- a strong emphasis on training prior to launch and throughout the implementation phases
- a third-party provider who's constantly learning from multi-client engagements and has external legal expertise that closely follows the industry
- systems that monitor constantly or on-demand, and that can readily provide answers to inquiries by examiners or authorities

Given the pace of everyday life and the growing prevalence of electronic banking - studies have shown debit cards represent the largest volume of non-cash payments – an effective overdraft protection service can benefit consumers and financial institutions alike. **Consumers can more easily and discreetly resolve unforeseen situations, and credit unions can both earn - and learn - more from their members.** For such a program to benefit both parties, consider how a program can meet the thresholds of consumer fairness, institutional convenience and industry compliance.

About Cheryl Lawson

Executive Vice President
John M. Floyd & Associates
Web: www.jmfa.com

Cheryl has more than 30 years of experience in financial operations, consulting, communications, training and project management. She joined JMFA in 2001 and currently serves as the compliance liaison for the company. She formerly served as EVP-Implementation for JMFA, leading and directing the consulting team. Cheryl has previously held positions with IBM and Chase Manhattan. Prior to joining JMFA, she was Managing Consultant for DACG, Inc. and is credited with saving approximately \$10 million with the introduction of high efficiency technology strategies. Cheryl earned a BA in English from Carnegie-Mellon University, and an MBA from Rice University.

About John M. Floyd & Associates (JMFA)

For the past 36 years [JMFA](http://www.JMFA.com) has been considered one of the most trusted names in the industry helping credit unions improve their performance and profitability. Whether it's recovering lost revenue, uncovering savings opportunities, serving your members better, finding the perfect personnel fit or delivering a 100% compliant courtesy pay program, JMFA has the right solutions to help you not only meet, but exceed, your goals. We are proud to be a preferred provider among many industry groups, including CUNA Strategic Services. To learn more please visit www.JMFA.com or call (800) 809-2307.

ICU Day in Georgia

The 2017 International Credit Union (ICU) Day theme reminded members and consumers that credit unions can help everyone achieve their biggest goals in life with the theme "Dreams Thrive Here."

"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 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.

Governor Nathan Deal signed a proclamation declaring Thursday, October 19, 2017 as Credit Union Day in Georgia.

Examples of ICU Day activities are highlighted below, as credit unions around the state took the opportunity to elevate the profile of the industry by commemorating ICU Day via member appreciation events, community outreach activities and connecting with government officials.



Southeast Georgia Chapter

In Brunswick, the Mayor presented a proclamation to the Southeast Georgia Chapter naming October 19, 2017 as International Credit Union Day in the city to "reflect upon the credit union movement's history and to promote its achievements."



Robins Financial Credit Union

In observance of International Credit Union Day, all 20 branch locations of Robins Financial Credit Union participated by offering refreshments, giveaways and entries for a \$500 cash drawing. Nathan Berryhill from McRae was selected as the winner of the cash drawing.



Robins Financial staff participated in International Credit Union Day

United 1st Federal Credit Union

United 1st Federal Credit Union hosted a blood drive to commemorate International Credit Union Day.

"With so many affected by the recent natural disasters, not only in our own community but all over the South, the staff felt like there was no better way to celebrate than by giving back to the community" stated Janet Kircher, Media & Event Coordinator at United 1st.

OneBlood's Big Red Bus set up outside their Kingsland Member Service Center where staff, members and the community as a whole participated.

Members were treated to refreshments at each of their six Service Centers and also had an opportunity to pick up their 2018 calendars.



Family First Credit Union

Family First Credit Union celebrated ICU Day with members via food, a special commemorative cake and giveaways.



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NEWS

The American Association of Credit Union Leagues Wraps Up Winter Conference

A large gathering of league presidents, league service corporation and association executives, league chairs, government and political affairs professionals, CUNA executive committee members, and system partners attended AACUL's winter conference and annual meeting in New Orleans November 14-17.

The week included numerous committee and board meetings as well as tailored discussion sessions for the groups in attendance. Some of the areas covered included federal and state advocacy plans, collaboration for enhancing consumer awareness of credit unions, best practices sharing, association health plan opportunities, and business model innovation.

Anne Cochran, President/CEO of the Louisiana Credit Union League and John Radebaugh, President/CEO of the Carolinas Credit Union League, are retiring in 2018 and were recognized during a dinner held in their honor.

Mark Cummins, President/CEO of the Minnesota Credit Union Network was recognized for his service as AACUL Chairman over the last two years. Tracie Kenyon, President/CEO of the Montana Credit Union Network and John Bratsakis, President/CEO of the MDIDC Credit Union Association were recognized for their service on the AACUL Board.

AACUL members elected the following to serve on the AACUL Board for the coming year: Scott

Simpson, President/CEO of the Utah Credit Union Association; Diana Dykstra, President/CEO of the California and Nevada Credit Union Leagues; Patrick Conway, President/CEO of the Pennsylvania Credit Union Association; Jill Nowacki, President/CEO of The Credit Union League of Connecticut; and Jeff Olson, President/CEO of the Credit Union Association of the Dakotas. Scott Simpson will serve as Chair, Diana Dykstra will serve as Vice Chair, and Patrick Conway will serve as Secretary/Treasurer of the board. Other ex-officio members of the AACUL Board include Mark Cummins, President/CEO of the Minnesota Credit Union Association (Immediate Past Chair); Jim Nussle, President/CEO of CUNA; and Brad Miller, Executive Director of AACUL.



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CUNA and Leagues Fully Engage at NCSL

In August, several leagues, the American Association of Credit Union Leagues and CUNA Mutual joined more than 5,000 attendees in Boston at the National Conference of State Legislatures (NCSL) Legislative Summit to promote credit union awareness.

Engagement at the NCSL Legislative Summit is particularly important because legislators adopt policies in NCSL's standing committees. The adopted policies become the backbone of NCSL's efforts to fight unwarranted federal preemption of state laws, unfunded mandates, and federal legislation that threatens state authority and autonomy.

Ryan Donovan, CUNA's Chief Advocacy Officer participated in a panel discussion about the future of the Dodd-Frank Act and the importance of regulatory relief for credit unions. Jeffery Gerard, Senior Vice President of Greylock FCU, participated in a standing-room-only panel discussion about issues with providing financial services to marijuana related businesses.

As in past years, CUNA and league staff greeted lawmakers at the America's Credit Unions' booth in the exhibit hall. Leagues represented at the booth included:

- Cooperative Credit Union Association
- Illinois Credit Union League
- Kentucky Credit Union League
- Minnesota Credit Union Network
- Georgia Credit Union Affiliates
- California Credit Union League
- Cornerstone Credit Union League
- Tennessee Credit Union League
- Northwest Credit Union Association
- Credit Union Association of New Mexico
- Maryland and DC Credit Union Association

The booth was visited by hundreds of legislators representing nearly every state.

George W. Bush to Speak at CUNA GAC



Attend the CUNA Governmental Affairs Conference February 25-March 1, 2018 for an exclusive conversation with George W. Bush where he will discuss the challenges facing our nation in the 21st century and the power of freedom. [Click here](#) to see the full lineup of speakers.

Affiliates

2018 EDUCATIONAL EVENTS

WHEN		WHAT	WHERE	COST
JANUARY	23	State GAC	Atlanta, GA	Attendees: \$70
FEBRUARY	25 - MARCH 1	CUNA GAC	Washington, D.C.	Attendees: \$1,095 **Small CU Attendee: \$695
MARCH	7	GCUA Proctors CUCE & BSA Test	Duluth, GA	Attendees: No Fee
APRIL	10	Small CU Summit	TBD	Attendees: \$150
MAY	16 - 19	GCUA Annual Convention	Savannah, GA	*Early Bird: \$550 Companion: \$325
JUNE	8 - 15	Southeast CUNA Management School (SRCUS)	Athens, GA	*Early Bird: \$1,845
	28 - JULY 1	America's Credit Union Conference	Boston, MA	TBD
JULY	14 - 18	Southeast Directors Conference (SRCUS)	West Palm Beach, FL	*Attendees: \$879 Companion: \$359
	22 - 24	Coastal Supervisory Committee & Internal Audit Conference	Hilton Head, SC	Attendees: \$595 Companion: \$325
AUGUST	27 - 29	Idea Institute 13	Amelia Island, FL	TBD
SEPTEMBER	4	Media & Communications Training	Duluth, GA	Attendees: No Fee
	12 - 14	Hike the Hill	Washington, D.C.	Attendees: No Fee
JUNE - OCTOBER		GCUF/NCUF Enhanced FICEP Training Program	Webinars & In-person test	Registration: \$775

** Estimated*

*** Discounts Available for Small Credit Unions*

COUNCIL MEETINGS

GCUA offers a wide range of councils covering today's hot topics.

Compliance Council

CSI Payments Council

Georgia CFO Council

Georgia Credit Union Marketing Council

Georgia Human Resources Council

Georgia Information Technology Council

Georgia Risk Management Council

*Georgia Lending Council

Georgia Trainers Roundtable Council

Shared Branching Network of Georgia

For information on Georgia Councils visit gcua.org/cuservices/councils.php.

***NEW FOR 2018**

WEBINARS

Can't get away? No problem! GCUA hosts webinars on important issues and topics. No time out of the office and no travel cost. Visit gcua.org/education/index.php to see a list of available and upcoming webinars.

INFORMATION EXCHANGE MEETINGS

Looking for a way to network with local colleagues, share ideas and learn more about the latest news and topics impacting credit unions today? These sessions provide a wealth of knowledge on the latest hot topics, as well as provide a forum to collaborate, educate and share with your peers.

CFPB's Small Dollar Loan Rule Preserves CU Assistance for Members

Credit union members will continue to have safe and affordable alternatives for small dollar loans through credit unions, based on a final [rule](#) issued in October by the Consumer Financial Protection Bureau ([CFPB](#)).

Over the past several years CUNA and the Leagues met with the CFPB outlining the problems with the original proposal and submitted comment letters urging the agency to narrow its focus on the bad actors that harm consumers.

Credit unions asked for, and received, simplified underwriting requirements, key exemptions, a less onerous APR calculation, more time for compliance and protection for credit unions' statutory and consensual liens and setoff rights.

The CFPB's final rule - meant to protect consumers from predatory lending practices - carves out the types of loans credit unions make to help their members. It will take effect in August of 2019.

The 1,600+ page rule excludes or exempts:

- **the National Credit Union Administration's PAL Program** and other forms of "alternative loans." (Similar loans made by state chartered credit unions must meet somewhat tighter standards)
- **"accommodation loans" by lenders making fewer than 2,500 otherwise-covered loans** and which represent no more than 10% of revenue.
- **loans over 45 days that do not have balloon payments** (unless the APR is above 36 percent).

- **lenders from the notice and debit requirements** that apply to most covered loans if the payments do not trigger overdraft or NSF fees.
- **certain salary advances**
- **loans extended solely to finance the purchase of an automobile or other consumer good** in which the automobile or other good secures the loan;
- **home mortgages and other loans secured by real property or a dwelling** if recorded or perfected within the term of the loan
- **student loans;**
- **credit cards;**
- **non-recourse pawn loans;**
- **overdraft services and overdraft lines of credit;** and
- **certain no-cost advances.**

The rule covers:

- **loans with a term under 45 days.** Adjusting the loan length could exclude your program from coverage by the rule.
- **longer-term loans that exceed 36 percent APR and authorize the lender to initiate transfers from the consumers' account** without further action by the consumer. These are subject only to the requirements concerning payment withdrawal practices, related disclosures and recordkeeping.
- **loans that are considered balloon loans.** Modifying a program to allow borrowers to pay down principal more gradually, rather than in one large lump sum, could avoid the requirement of a "full-payment" test.





Credit Card Statement 1-800#

Time to review and possibly update the toll-free number! In 2009, one of the provisions of the Credit Card Accountability Responsibility and Disclosure Act (the Credit Card Act), was the requirement for a toll-free telephone number where the consumer may obtain from the card issuer information about credit counseling services. In years past, many Georgia credit unions used a number provided by CreditAbility which has merged a couple of times with other credit agencies.

At least annually, a card issuer must update the information with the information available from the U.S. Trustee or a bankruptcy administrator. It's worth checking the number on credit card statements to see if it remains compliant. With many credit counseling agency mergers over the past several years, 1-800 numbers may not actually reflect three different options.

To the extent available from the United States Trustee or a bankruptcy administrator, a card issuer must provide through the toll-free telephone number the name, street address, telephone number, and Web site address for at least three organizations that have been approved by the U.S. Trustee or a bankruptcy administrator pursuant to the Truth In Lending Act 1026.7(b)(12)(iv) to provide credit counseling services in, at the card issuer's option, either the state in which the billing address for the account is located or the state specified by the consumer.

GCUA has partnered with Greenpath to provide Georgia credit unions with a number that can be utilized on credit card statements. 877-277-4932

For more information on Greenpath visit [this link](#).

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Free Resources to Available to Help Credit Unions and Employers Launch Small-Dollar Loan Program

The Filene Research Institute (Filene) and the FINRA Investor Education Foundation (FINRA Foundation) today announced the availability of free resources to help credit unions and employers with turn-key start-up of a small-dollar loan program designed to help workers avoid the high cost of alternative borrowing, establish or repair credit, and begin to save.

The Employer-Sponsored Small-Dollar Loan (ESSDL) feasibility study, implementation guide, and customizable marketing materials are available for download at Filene.org/ESSDL.

"These resources reflect key insights derived from an 18-month market test among 13 financial institutions and 48 employers," said George Hofheimer, Chief Knowledge Officer at Filene. "We are thrilled to partner with the FINRA Foundation to make these materials widely available to financial institutions, employers and other organizations working together to help improve the financial security of hardworking employees."

Employer-Sponsored Small-Dollar Loans are made available to employees of participating companies, at no cost to the employer, based on the length of employment in good standing (determined by the credit union) but not on credit scores. The application process is simple,

and the money is often available on the same day it is requested. Loans are repaid through payroll deduction, and successful repayment is reported to credit bureaus. After the loan is repaid, a deduction in the amount of the loan repayment continues on an opt-out basis and is deposited into the employee's savings account.

"The right small-dollar loan can make a big difference," said Gerri Walsh, President of the FINRA Foundation. "More and more, we understand the crucial role of employers in helping employees make sound choices for themselves and their families, and access to safe, affordable, and supportive products and services is an important part of the equation."

The FINRA Foundation's 2015 National Financial Capability Study (NFCS) suggests that more than half (52 percent) of American households have at least some difficulty keeping up with monthly expenses, and over a quarter of all households (26 percent) have turned to high cost alternative borrowing methods, such as an auto title loan or a payday loan, to help them make ends meet within the last five years. And according to the Consumer Financial Protection Bureau's Financial Wellness at Work report, 80 percent of workers say worries about financial problems have affected their productivity, while

40 percent say they want help from their employer in achieving financial security.

"Participating in the ESSDL program has been a very positive experience for both our credit union and our members," said Cheryl Dorman, CEO of Mercy Health Partners Federal Credit Union in Toledo, Ohio. "The ESSDL is a highly valued, low-cost employee benefit that has given us an opportunity to further strengthen an already strong partnership with our sponsoring health system."

The ESSDL program was designed by NorthCountry Federal Credit Union, in cooperation with a local employer group convened by the United Way of Northwest Vermont, to develop workplace supports to improve employee productivity, retention, advancement and financial stability. A two-year pilot test of the loan, conducted by the Filene Research Institute Accessible Financial Services Incubator with support from the Ford Foundation, confirmed that the loan is feasible, scalable and meets important needs for employers and low- and moderate-income employees.

President and CEO of Rhino Foods, Ted Castle, said his Burlington, Vermont-based company was among the first to pilot the ESSDL program.

"It's one thing to hang a sign on the wall saying 'our employees are our most valuable asset,' but it's another to prove it by helping to solve their problems," said Castle, who oversees more than 130 employees who manufacture cookie dough and other inclusions for premium ice cream. "Making this loan available is a way of letting employees know we respect and value them. And it works."

"Rhino employees are using the loan, attending our financial literacy classes and creating better lives for themselves and their families," Castle added. "At the same time, Rhino's retention rate has increased 24 percent."

To view a brief video about how the loan (branded locally as the Income Advance Loan) helped one Rhino employee, visit www.rhinofoods.com/rhino-foods-income-advance-program.

Filene Research Institute

The Filene Research Institute is an independent, [consumer finance think and do tank](http://www.consumerfinance.gov) dedicated to scientific and thoughtful analysis about issues affecting the future of credit unions, retail banking and cooperative finance. Founded over 25 years ago, Filene is a 501(c)(3) nonprofit organization. For more information visit www.filene.org and [@fileneresearch](https://twitter.com/fileneresearch).

FINRA Investor Education Foundation

The FINRA Investor Education Foundation supports innovative and educational projects that give underserved Americans the knowledge, skills and tools necessary for financial success throughout life. For details about other FINRA Foundation initiatives, visit www.finrafoundation.org.



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HAPPENINGS

Delta Community Credit Union Students Win Give Back Giveaway



From left, Tussahaw Elementary School Principal Jocelyn Lakani-Jones, Ed.D., radio station Star 94.1 morning show co-host Jeff Dauler, Junior Beta Club sponsor Heather Pouliot and radio show co-host Jenn Hobby celebrate a recent \$10,000 donation from Delta Community Credit Union to fund an anti-hunger project for economically disadvantaged students.

Students are less likely to go hungry when not in school due to the efforts of fifth-graders at Tussahaw Elementary School in McDonough.

The school's 37-strong Junior Beta Club, led by science teacher Heather Pouliot, recently raised funds for the international grassroots effort Empty Bowls Project.

According to a statement from Henry County Schools spokesman J.D. Hardin, the club fundraiser was "to support Backpack Buddies, a supplemental nutrition program aimed at providing economically disadvantaged students with food to keep them from going hungry while not at school."

Students made bowls, sold tickets and helped with event operations, catching the attention of the morning Jeff & Jenn Show on radio station Star 94.1.

The show held a contest titled the Give Back Giveaway, partnering with Delta Community Credit Union to provide a \$10,000 grand prize.

"The premise was to honor groups who were doing remarkable things to give back to their communities," Hardin said.

A surprise pep rally created the setting for the prize's presentation. "As soon as we found out about what the Junior Beta Club was doing, all of us had tears in our eyes and goosebumps because of how much love you're showing your community," radio show co-host Jenn Hobby said at the event. Hardin said Pouliot was "surprised and humbled" to have her group receive the recognition for their service and giving back to others.

"They are a great group of kids," she said. "We work on service projects year round. It does my heart good to know that our kids took part in something where they got to give back to other kids in our community."

The group plans to devote the funds to Backpack Buddies and another local supplemental meal effort called Operation Lunchbox, Hardin said, and to attend the Junior Beta Club state convention.

Georgia Heritage Federal Credit Union New Branch Planned for Rincon



Georgia Heritage Federal Credit Union broke ground on a new branch office in Rincon at the intersection of Highway 21 and Silverwood Center Drive.

"We are thrilled to be breaking ground in Rincon," said Dale Taratuta, president and CEO of Georgia Heritage Federal Credit Union. "This location will enable us to enhance the level of service and

convenience we offer to current and prospective credit union members in Effingham County."

The new 2,600 square-foot office will feature three bby teller stations, a technology center, three offices, a conference room, a waiting area with coffee bar, two full-service drive-up teller lanes and a 24- hour ATM lane for added member convenience.

Founded in 1940 Georgia Heritage FCU is of the oldest local financial institutions in the area. GHFCU expanded its field of membership to a community charter credit union in 2006 offering financial services to anyone who lives, works, worships or attends school in Chatham, Effingham, or Bryan counties in Georgia.

"Plans for this project have been in the works for some time," Taaratuta said. "It is exciting to see those plans being put into motion and for us to continue to strive to make a difference in our community and in the lives of our members."

Eclipse Brand Builders was selected to provide turnkey design-build services. Eclipse will execute the construction of the project using local sub-contractors and local suppliers for all labor and building materials through a competitive bid process, keeping construction dollars in the community. Credit union officials estimate that the new office will be open for business in the spring of 2018.

Georgia United Credit Union Georgia United Credit Union Raises Money For CUPAC at 15th Annual Paintball Tournament



Eight teams participated in the 15th Annual Credit Union Paintball challenge, hosted by Georgia United Credit Union.

Georgia United Credit Union's 15th Annual Credit Union Paintball Tournament continues to bring in significant dollars to support the Georgia Credit Union Affiliates' Political Action Committee (CUPAC) fund. The 2017 Georgia United Paintball Challenge took place at Nitro Paintball in Canton on Saturday, October 28 and raised approximately \$7,000.

Georgia United hosted the tournament and invited other local credit unions and sponsors to participate. This year's tournament consisted of eight teams, two of which were low impact teams. The teams competed in a "round robin" elimination tournament for this year's coveted trophies. Georgia United was named this year's champion with Delta Community Credit Union taking second place.

Credit Union Sponsors 27th Annual Wish Tree

Georgia United Credit Union is holding its 27th Annual Wish Tree Program to collect new toys and articles of clothing for foster children in local communities. The credit

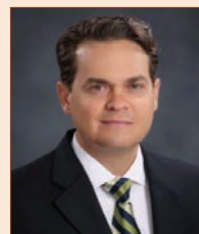
union collected donated items for delivery to local Department of Family and Children Services (DFCS) offices and other charitable organizations in time for the holidays.

The Wish Tree Program is Georgia United's longest running community service project with more than 20,000 gifts donated to foster children in local communities.

"Wish Tree has been part of our outreach for nearly 30 years," Debbie Smith, Georgia United President & CEO, commented, "It helps foster children have a brighter holiday season by granting their wish during the holidays. Please help Georgia United by getting involved and help us grant holiday wishes for these local children."



Kinetic Credit Union Littleton Named Incoming CEO



finishing a 40-year career with credit unions. Littleton will become CEO effective Feb. 1, 2018.

"Mark was the unanimous choice of the selection committee from a pool of highly qualified candidates," Kinetic's Board Chairman Ron Hinze said in a statement. "The board was impressed with his passion for

Kinetic and the commitment to the credit union philosophy of bettering members' lives." Littleton currently serves as the \$395-million credit union's vice president as well as its chief strategy and marketing officer. He's been with the organization for about 20 years, according to a Columbus Leder-Enquirer article.

Littleton earned a mass communications degree from Auburn University in 1993 and once worked as general manager of Columbus's former minor-league baseball team, the Columbus RedStixx. He even served as a broadcaster for the team's games for a period of time in the late 1990s.

Now, he said in a statement that he's honored to lead Kinetic Credit Union.

"Kinetic is a progressive, member-focused credit union that is a community leader," Littleton said. "We have a talented team of financial professionals that works hard for our members and community. I look forward to carrying on the great work started by Janet by continuing our philosophy of conservative financial management while providing members with leading edge services to help them achieve their goals and dreams."

Outgoing CEO receives CSU Award



Janet Davis is joined by golfer Annika Sorenstam and others after receiving the Charles B. Morrow Award

Kinetic Credit Union's retiring President/CEO Janet Davis received the Charles B. Morrow Award at the Columbus State University Girls in the Game luncheon in November.

Morrow owned the Columbus RedStixx and was responsible for bringing the Columbus Cottonmouths hockey team to Columbus. He was generous with his time and was committed to making our community a better place to live, qualities that Davis exemplifies as well.

Peach State Federal Credit Union

Southeast FCU Members Approve Merger with Peach State FCU



Marshall Boutwell, President/CEO of Peach State FCU; Pat Worrall, Chairman of the Southeast FCU Board of Directors; John Fair, President and Chief Executive Officer of Southeast FCU

At a Special Meeting of Members on November 1, Southeast FCU approved a merger with Peach State FCU that took effect Dec. 1. The financial merger, which has been approved by the National Credit Union Administration, demonstrates a shared commitment on the part of both credit unions' Boards and management to grow stronger and

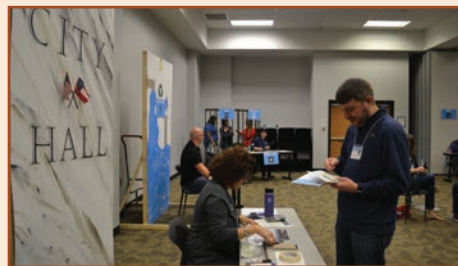
remain highly competitive in today's financial marketplace.

Southeast was chartered in 1976 to serve the needs of the employees of the Riegel Textile Corporation. Over the years, they have expanded their field of membership and currently serve more than 200 Select Employee Groups.

"Southeast's decision to merge with Peach State was unusual but admirable because they truly didn't have to merge," commented Marshall Boutwell, President/CEO of Peach State. "The Board and management at Southeast took their members, their employees and their communities into consideration with this strategic decision. With an enhanced suite of products and services, they will be better positioned to have a greater impact on the lives of their members."

John Fair, President and Chief Executive Officer of Southeast, is looking forward to becoming part of the Peach State team. "This is an exciting time for our credit union," he commented. "Peach State was an ideal merger partner because both credit unions share the same values and cultures—supporting local communities and putting members first. In addition, the ability to provide our members with the latest technologies and a greater array of products and services will truly have a positive impact on how they achieve their financial goals."

Putting Themselves in Members' Shoes



Peach State FCU employees participate in the life simulation designed by the National Credit Union Foundation

Each year, on the Columbus Day holiday, the entire Peach State Federal Credit Union staff gathers together for training. This year, training included participation

in a life simulation. Designed by the National Credit Union Foundation, the life simulation was developed to help credit union staff, volunteers and leadership better understand the challenges faced by many credit union members and their families.

The life simulation lasted approximately three hours and immersed every employee of the credit union, including the executive team, into the lives of typical families. Peach State's 10 CUDE graduates along with a few other staff members played the roles of facilitators who represented community law enforcement, full and part time employers, transportation providers, social services, and school teachers, while the majority of staff members were randomly assigned families and special situations both familial and financial.

Peach State's Training Manager, Crow Hunter, a CUDE graduate and lead facilitator of the simulation, believes that all of the staff, not only front line staff such as tellers and branch managers, but back-office and leadership staff would benefit from facing the same struggles that many credit union members face on a daily basis—even for a few hours. "Our goal was to enhance a sense of empathy within our staff so that they are better equipped to help our members from a place of understanding. As a result, the staff gained a renewed sense of pride in their daily functions and are better connected with the members they serve."

"While our staff members are aware of the credit union difference and our overall goal of helping members afford life, the Foundation's Life Simulation allowed us to emphasize that in an impactful way," remarked Peach State's Chief Administrative Officer, Demitra Houlis. "The exercise was a great way for all of our employees, executive team included, to be reminded of our mission. It was evident that the life simulation definitely made an impact on our staff."

Credit Union to Award More Than \$158,000 in Scholarships and Grants

Peach State Federal Credit Union is currently accepting applications for its 2018 scholarship program. The credit union will award more than \$158,000 in scholarships and educational grants to seniors in high school and professionals seeking career advancement. The program was established to honor Peach State's founders, past and present board members and employees, as well as the lifetime achievements of several notable school system and community leaders.

Peach State has added four new scholarships for 2018. New for this year is a student scholarship created to honor Dr. Frances Davis, Associate Superintendent of District Performance and Community Engagement at Gwinnett County Public Schools, for more than two decades of service on Peach State's Board of Directors. It will be awarded to a graduating senior pursuing a degree in education who is currently enrolled at a Gwinnett County Public School.

Also new for 2018 is the Peach State FCU student scholarship which will be awarded to a graduating senior from Aiken County Schools on the basis of financial need, academic credentials, and a demonstrated commitment to community service.

And in keeping with our tradition, when we add a new student scholarship, we also add a Career Advancement Scholarship.

Scholarship winners will be announced in the spring of 2018 and will be invited to attend a reception in their honor. The following is a list of all available scholarships:

- Nine \$2,000 Legacy Student Scholarships
- Fifteen \$2,000 school system and community honoree student scholarships

- Twenty-four \$2,000 Career Advancement Scholarships

Peach State is also proud to support the following with a combined total of more than \$62,000 in scholarships and educational grants: Athens Technical College, Georgia Gwinnett College, Gwinnett County Public Schools, Gwinnett Technical College and the University of North Georgia.

"Since Peach State was founded more than 55 years ago, we have been committed to elevating the cause of higher education in our communities," said Peach State President/CEO, Marshall Boutwell. "This annual tradition of awarding scholarships to people and organizations within our footprint is essential to maintaining that commitment."

Applications and eligibility criteria are available on the credit union's website at www.peachstatefcu.org.

Piedmont College Receives \$50,000 Donation



Left to Right: James F. Mellichamp, President of Piedmont College; Marshall Boutwell, President/CEO of Peach State Federal Credit Union; Dr. Robert H. Wainberg, Professor of Biology at Piedmont College; and John Fair, Chief of Staff at Peach State Federal Credit Union

Peach State Federal Credit Union has made a \$50,000 donation to Piedmont College benefitting the Dr. Robert H. Wainberg Natural Sciences Research Fund. The endowment will support research for Piedmont College students majoring in natural sciences, including biology, chemistry, and environmental science.

"Research is an important part of the learning process for science

majors. This generous donation will enable the college to continue to provide our students the ability to acquire hands-on experience with their research projects," said Piedmont College President James F. Mellichamp. "We look forward to seeing the positive impact this will have on our students and faculty."

"Peach State was founded by educators in 1961, and we proudly honor that foundation through the support of students, schools, and educators in our footprint. We achieve this through our robust scholarship program, support of Teacher of the Year programs, and important donations like this one," remarked Peach State President/CEO, Marshall Boutwell.

Dr. Wainberg, for whom the research fund is named, is a professor of biology at Piedmont, where he has taught since 1988. Prior to Southeast FCU's merger with Peach State, Dr. Wainberg served on the Board of Directors as Secretary and Treasurer for 13 years.

Credit Union Receives NCUA Grant



Members of the Peach State FCU staff instruct a group of students during a recent financial literacy seminar

Peach State Federal Credit Union received a \$22,250 grant from the National Credit Union Administration (NCUA) for their Roadmap to Financially Fit Communities program. The grant will support the credit union's endeavors to help people in lower income communities have a better understanding of personal finance.

The grants were funded by the NCUA's Community Development Revolving Loan Fund which enables

credit unions in low income areas to provide this type of education and increase economic opportunities to members of the community.

The Roadmap to Financially Fit Communities program was designed to help people in Richmond County, Georgia and the surrounding area. The credit union is working with Reaching Potential through Manufacturing (RPM) program, a partnership between the Richmond County School system and Textron Specialized Vehicles. Richmond County School system students identified as "high-risk" are eligible to apply for acceptance into the program. The program was introduced during the 2016 school year with successful results.

"This generous grant will enhance and increase the impact we are able to make on these students and their futures," remarked Peach State Chief Administrative Officer, Demitra Houlis. "We have assembled a team of staff members and consultants who specialize in financial literacy and development, and we're extremely proud of the work that they are doing with these students."

Robins Financial Credit Union

Partnering with Purple Heart Homes



Robins Financial staff volunteer their time with Purple Heart Homes' Operation Veteran Home Renovation

On Saturday, October 28, Robins Financial Credit Union employees met at a home in Macon to participate in Purple Heart Homes' Operation Veteran Home Renovation.

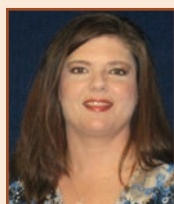
Albert Jasper, 92 years old, served in World War II, the Korean War, and the Vietnam War. He sustained

injuries to his back and legs during his service that has severely limited his mobility. Robins Financial employees were able to assist him by making his bathroom more accessible as well as yard work. This is just a small way for Robins Financial to say thank you for his years of service.

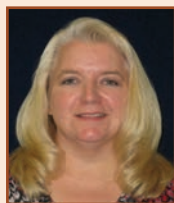
Purple Heart Homes is dedicated to providing housing for Service Connected Disabled Veterans that is substantial in function, design, and quality fit to welcome home the fighting men and women of America.

Manager and Employees of the Quarter Recognized

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 third quarter of 2017 are as follows:



Betsy Ford,
Support Services Department – Ford is the manager of Robins Financial's Support Services department. She has been employed by Robins Financial Credit Union for 20 years. Ford enjoys reading and spending time with family and friends.



Kristin Wright,
Information Technology Department – Wright is a Programmer II for Robins Financial Credit Union. She has been employed with Robins Financial for 25 years. Wright enjoys volunteering with All About Animals Rescue in Macon as well as reading, going to the movies and working out. She participates in several 5K and 10K races throughout the year.



Regina Jenkins,
Log Cabin Branch – Jenkins is a Teller Supervisor with Robins Financial Credit Union. She has been employed with Robins Financial for 21 years. Jenkins enjoys reading, shopping and spending time with her husband and children.

CU Partners with Hospice to Give Kids WINGS

Robins Financial Credit Union employees recently donated more than 75 coats and blankets to the Rescue Mission of Middle Georgia.

The Rescue Mission of Middle Georgia provides residential shelter and meals to those in need in the Middle Georgia community. This donation will help the homeless men and women they serve keep warm this winter.

Credit Union Supports Food Bank



Rick Franklin, Christol Clymer, Donna Blackwell and Matt McDonald with Robins Financial Credit Union presents a check to Janie Sinclair with Middle Georgia Community Food Bank

Robins Financial Credit Union recently contributed \$2,000 to the Middle Georgia Community Food Bank.

"Again this year, the generosity of Robins Financial Credit Union has arrived at a critical time. This act of kindness will assure that a senior has money left over to buy life-saving medication and that a child doesn't come home to an empty refrigerator. Money for food often runs out at the end of the month

for those who struggle to make ends meet. This time of year that is especially true as heating costs will begin to rise. Thanks to Robins Financial Credit Union 5,000 meals will be on the table,” said Janie Sinclair, Interim Executive Director for Middle Georgia Community Food Bank.

Since 1981, Middle Georgia Community Food Bank has solicited, transported, sorted, stored, and distributed millions of pounds of food every year to the needy, hungry, and homeless in Middle Georgia through its participating nonprofit agencies in 24 counties of Middle Georgia. For more information about the Middle Georgia Community Food Bank, visit www.mgcfb.org.

Troops Receive Care Packages this Holiday Season



Employees with Robins Financial Credit Union donated care packages to the 21st Century Partnership to send to deployed troops during the holidays



Robins Financial staff donated over 75 coats and blankets to the Rescue Mission of Middle Georgia

Robins Financial Credit Union employees created care packages for deployed troops stationed overseas during the holidays. The packages contained personal care items and snack foods.

Robins Financial employees are proud to support deployed troops and have participated in this project for several years. It is a way of saying thank you for all of their dedication and sacrifice, especially during the holiday season.

New Managers Announced

Robins Financial Credit Union announces the newest addition to their management team. John McMath has been hired as a Branch Manager and James Schoepf II has been hired as the Information Technology Manager.

McMath has worked in the banking industry for the past 13 years. He is a Texas native but has lived in Middle Georgia for the past 25 years. McMath has a Bachelor in Business Administration from Georgia Southwestern. He enjoys writing, reading, watching sports and spending time with his wife and boys.

Schoepf has worked in the Information Technology field for the past 5 years. He is originally from Jones County. Schoepf has a Bachelor of Science in Information Technology from Macon State College. He enjoys spending time with his wife and kids and working on his project car.



McMath



Schoepf

Volunteering with Ronald McDonald House

Robins Financial Credit Union recently partnered with Ronald McDonald House Charities of Central Georgia by making a \$4,000 donation to the

Ronald McDonald House's 365 Day Society. A contribution of \$1,000 to the 365 Day Society covers the operating cost of the home for one day.

In addition to their monetary donation, Robins Financial staff volunteered to help at the house. Volunteers worked in four different shifts over a three-day period. Projects included cleaning the house and kitchen, and preparing mailings.

Ronald McDonald House Charities of Central Georgia provides support services for families with critically ill or injured children being treated in area medical facilities. In addition to housing, the families are provided meals and an opportunity to connect with other families facing similar difficult situations.



Janie Camp, Donna Drummond and Marin Kovarovic with Robins Financial Credit Union present the 365 Day Society check to Julie Wilkerson with Ronald McDonald House

Annual 25 Days of Holiday Giving

Robins Financial Credit Union will be giving back to the community during the holidays with their 25 Days of Holiday Giving. They selected 25 different organizations throughout their county radius to provide a monetary donation to help the organizations with their holiday festivities.

The following organizations received a donation during the first week:

- Kids Yule Love in Macon received a \$1,000 donation. This organization provides toys to children during the holidays.

- Food Pantry in Warner Robins received a \$500 donation. This organization provides food assistance.
- Cherished Children Daycare in Warner Robins received a \$1,000 donation. This organization assists families with purchasing gifts during the holidays.
- Kay Community Service Center in Fort Valley received a \$500 donation. This organization is dedicated to providing assistance to individuals with developmental disabilities so that they may be productive citizens and live to their maximum level of independence.
- Senior Center in Gray received a \$500 donation. This organization assists the elderly and homebound residents.
- Project Safe in Athens received a \$1,000 donation. This organization provides support to women and children who are involved in a domestic violence situation.
- The Food Bank in McRae received a \$500 donation. This organization helps to feed those in need in the community.
- Baldwin County Meals on Wheels in Milledgeville received a \$500 donation. This organization provides food assistance.



Robins Financial Credit Union tellers present the Holiday Giving check to Debbie Stephens with Cherished Children



Blair Edwards and Ruby Schofill with Robins Financial Credit Union present the Holiday Giving check to Todd Youngblood with Kay Community Service Center



June Nelson along with Gray staff with Robins Financial Credit Union present the Holiday Giving check to the Senior Center



Al Ballard along with Hartley Bridge staff with Robins Financial Credit Union present the Holiday Giving check to Joe Allen with Kids Yule Love



Matt McDonald along with Watson staff with Robins Financial Credit Union present the Holiday Giving check to Brev Hunt with the Warner Robins Food Pantry



Joe Wyrick with Robins Financial Credit Union presents the Holiday Giving check to Joan Prittie with Project Safe



Mal Witherington with Robins Financial Credit Union presents the Holiday Giving check to Danny Joiner with the McRae Food Bank



Chance Melvin with Robins Financial Credit Union presents the Holiday Giving check to Carol Agee with Baldwin County Meals on Wheels

The following organizations received a donation during the second week:

- Daybreak in Macon received a \$1,000 donation. This organization is a resource center to help the homeless.
- Hephzibah Children's Home in Macon received a \$1,000 donation. This organization serves the needs of children who are homeless, orphaned, abused and neglected.
- Abilities Discovered in Warner Robins received a \$500 donation. This organization strives to enhance the lives of people with disabilities.
- The Grace House in Ft. Valley received a \$500 donation. This organization offers services like a food bank for the hungry, financial assistance and counseling.
- Monroe County Family Connection in Forsyth received a \$500 donation. This organization will deliver stockings to children in the community.

- Herrington Homestead in Swainsboro received a \$500 donation. This organization is a home for boys to give them a safe and stable place to become mature, successful adults.
- Baldwin County DFCS in Milledgeville received a \$1,000 donation. This organization helps children in foster care.



Melanie Weatherspoon along with Log Cabin staff with Robins Financial Credit Union present the Holiday Giving check to Sister Theresa Sullivan with Daybreak



Cheri Daniels with Robins Financial Credit Union presents the Holiday Giving check to CK Chitty with Hephzibah Children's Home



Cheri Daniels with Robins Financial Credit Union presents the Holiday Giving check to CK Chitty with Hephzibah Children's Home



Blair Edwards with Robins Financial Credit Union presents the Holiday Giving check to Craig McKinny with The Grace House



India Crumpton with Robins Financial Credit Union presents the Holiday Giving check to Lisa Lee and Vickie Nickel with Monroe County Family Connection



Joey Goodman with Robins Financial Credit Union presents the Holiday Giving check to Kami Grant and Betty Coleman with Herrington Homestead

Connection