

CONNECTION

Winter 2018

2019 CONSUMER TRENDS

WHAT'S COMING AND HOW CAN YOU PREPARE?



Connection

Winter 2018

Published by:
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Connection is the official credit union news and information publication of Georgia Credit Union Affiliates (GCUA). Published four times each year, the magazine is provided as a free service to members of GCUA. Opinions expressed in the magazine do not necessarily reflect the views of GCUA and its subsidiaries. Georgia Credit Union Affiliates is a trade association that provides advocacy, educational, operational and consultative support for Georgia credit unions.

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FROM THE EDITOR

Angi Harben

As we approach the end of another year and look ahead to what will certainly be an exciting new year, it can also be easy to get caught up in what used to be and what is no more.

The credit union landscape continues to change, and some would lament that it's not always for the better. It's daunting to take a peek around the corner and see that there is a lot of work ahead. And it's not easy work.

But there is something about doing good work with and for good people that rounds off the difficult edges and propels us ever forward...to whatever is in store.

As I write this, I am wrapping up my time at GCUA. Exactly six years (to the day!) since you all welcomed me into Credit Union Land, I am embarking on a new path. I have been spoiled here, being blessed with

doing "work worth doing," and I am happy to say that I will continue to be able to claim that in my new job description.

As a member, I look forward to seeing what my credit unions are able to do for me in the coming year. And I look forward to seeing how credit unions in general adapt and adjust to the ever-evolving environment in which they operate.

I leave with friendships, memories and every good wish for all of you. You have some really incredible people working on your behalf at GCUA, and it has been my honor and privilege to work alongside them with credit unions and for credit unions these past six years.

I appreciate your support of our efforts, and I wish you every good thing in 2019 and beyond.



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Georgia CUs Impact 2018 Election

Most of Georgia's Nov. 6 races held very few surprises, with the majority of the incumbents winning their general election and 10 incumbents losing to challengers (one federal, one state Senate, and eight state House members). However, these races did not come easy, with 112 races that saw competition (and there were 83 that had competition in the primary, several with multiple primary opponents). Nothing was a given; there were some races in which fewer than 100 votes separated the victory from a loss! Don't ever underestimate the power of being involved in the

elections – credit unions make a difference and shift the tables of who wins a seat.

How? Credit unions made an impact on the elections through ElectionWatch to encourage voter turnout among staff, board and members. They built influence and changed the course of races through the PAC funds raised for political donations, donating to **14 federal races and 126 state races.**

Credit unions also assisted with physical "boots on the ground" efforts for four candidates out of six

candidates targeted, and that is in addition to the two candidates supported in the primary by credit unions. Our thanks go to all the credit union individuals for engaging in physical campaign activity this year.

Credit unions are encouraged each election season to take advantage of the opportunities to engage in physical campaign efforts, as it can make a difference not only in an election, but also in the ability to shape the issues of importance to credit unions before they become law.



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Register for the GAC

It's time to register for the premier advocacy event for credit unions, CUNA's Governmental Affairs Conference (GAC)! Registration and housing are now open for this annual event in Washington D.C. to be held March 10th – 14th, 2019.

This conference draws thousands of credit union leaders from around the country to our nation's capital and provides an ideal window to stay up to the second on the national issues, and advocate for the ability to serve your

members now and into the future. For those who have never attended, it's a whirlwind event that cumulates in the full credit union movement coming together as one to march the steps of Capitol Hill to send our members of Congress the message about the importance of supporting credit union priorities. And it takes you being involved!

The CUNA GAC offers an action-packed schedule with keynotes from influential leaders in politics and business, breakout sessions examining

key compliance and advocacy topics, and the largest vendor showcase in the credit union industry providing the ability to learn about key issues, ideas and solutions.

Log on to CUNA's GAC site to register, and be sure to complete a room reservation form and return to Cindy Connelly to be included in Georgia's room block at the Embassy Suites Convention Center (previously sent via email to all credit unions).



Register today.

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By Laura Gober
Vice President of Compliance
Services, GCUA

Building a Risk Management Culture

In a time where the credit union industry is plagued by security breaches, internal/external fraud, compliance requirements and various other obstacles that impact your institution daily, risk management is now more than ever a topic of conversation. But how does a credit union start to develop a culture of risk management?

Every level of the credit union has a role to play when creating and maintaining its culture. Develop and train your staff to understand what their roles are when it comes to managing risk and establish expectations. The Board is ultimately responsible and should determine the credit union's risk appetite. The Senior Management/Executive Team should plan for new products/services, implement growth strategies and plan for the unknown considering the Board's risk appetite and the 7 risk categories recommended by NCUA. The 7 risk categories are:

- 1. Credit.** Credit risk arises from the possibility that a borrower or counterparty will fail to meet terms of any contract with the credit union or otherwise fail to perform as agreed, impacting the credit union's earnings or net worth.
- 2. Interest Rate.** Interest rate risk is the risk that changes in market rates will adversely affect a credit union's net worth and earnings. Interest rate risk arises from:
 - Differences between the timing of rate changes and the timing of cash flows (repricing risk);
 - Changing rate relationships among different yield curves (basis risk);
 - Changing rate relationships across the spectrum of maturities (yield curve risk); and
 - Interest-related options embedded in credit union products (options risk).
- 3. Liquidity.** Liquidity risk is the current and prospective risk to earnings or net worth that arises from a credit union's inability to meet its obligations when they come due, without incurring material costs or unacceptable losses. Liquidity risk includes the inability to manage funding sources, including unplanned decreases or changes. Liquidity risk also arises from the credit union's failure to recognize or address changes in market conditions that affect the ability to liquidate assets quickly and with minimal loss in value.
- 4. Transaction.** Transaction risk is the risk to earnings or net worth arising from fraud or errors that result in an inability to deliver products or services, maintain a competitive position, and manage information. This risk (also referred to as operating or fraud risk) is a function of internal controls, information systems, employee integrity, and operating processes. This risk arises on a daily basis in all credit unions as they process transactions.
- 5. Compliance.** Compliance risk is the current and prospective risk to earnings or net worth arising

from violations of, or nonconformance with, laws, rules, regulations, prescribed practices, internal policies and procedures, or ethical standards. Compliance risk may also arise in situations where ambiguous or untested laws or rules govern certain credit union products or activities of the members. Compliance risk exposes the credit union to fines, civil money penalties, payment of damages, and the voiding of contracts. Compliance risk can lead to a diminished reputation, limited opportunities, reduced potential to expand the field of membership, and lack of contract enforceability.

6. Strategic. Strategic risk is the current and prospective risk to earnings or net worth arising from adverse business decisions, improper implementation of decisions, or lack of responsiveness to industry changes. This risk is a function of the compatibility of a credit union's strategic goals, the business strategies developed to achieve those goals, the resources deployed to accomplish these goals, and the quality of implementation. The tangible and intangible resources needed to carry out business strategies include communication channels, operating systems, delivery networks, monitoring systems, and managerial capacities and capabilities.

7. Reputation. Reputation risk is the current and prospective risk to earnings or net worth arising from negative public opinion or perception. Reputation risk affects the credit union's ability to establish new relationships or services, or to continue servicing existing relationships. This risk, which occurs in activities such as asset management decisions and transactions, can expose the credit union to litigation, financial loss, or a decline in membership base. Reputation risk exposure appears throughout the credit union organization. The officials, management, and staff must accept responsibility to exercise an abundance of caution in dealing with members and the community.

In a larger credit union, there should be a more formal structure for risk management which would include a Risk Management Committee (RMCO). This committee would include a representative of each area of the credit union who would work with the Executives to come up with mitigation strategies for each area of risk identified. Employees would then follow policies and procedures put in place for mitigation. Management of a small to midsize credit union should meet, discuss areas of risk that have been identified and come up with mitigation strategies, but can do so in a more informal way because of the sheer structure of a small to midsized credit union.

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So why should a credit union of any size need to identify and manage risk? Managing risk is like putting a puzzle together. Based on the overall picture you are trying to create (risk appetite), you need to identify the pieces (risks), so that you can determine where they fit (high risk, moderate risk, low risk and risk mitigation) to create a strong and secure credit union. Not to mention examiners are asking to see what risk strategies have been incorporated during their review.

Risks can be found in all areas of the credit union. When looking at the day to day functions within your credit union, consider the internal/external audit and exam findings, risk assessments and the results from meetings and conversations with employees from different departments. Employees that handle the daily work of the credit union are a great resource to find out where there are holes in policies and procedures. Once areas of risk are identified, the process of how to mitigate them comes into play and all risks are not created equal.

There are four approaches to mitigating risk. The first being the accepting risk or “do nothing” approach. This is what is called the cost of doing business. Sometimes this is the hardest to do. Second, is the avoid risk approach. Creating policies and procedures that eliminate the risk all together. Limiting risk is the third approach. Taking measured action steps to limit some but not all the risk. Finally, risk can be transferred to third parties such as vendors and insurance companies. However, the credit union is still responsible for managing those relationships.

Building a risk management culture doesn't have to be difficult; however, it does require a dedication to the process, consistency, and holding staff accountable for behaviors that achieve the desired results. Ensuring everyone in the credit union feels a part of the success within your organization will make all the difference in the world.

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Small CUs Can Take Advantage of New Video Series

The Georgia Credit Union Foundation (GCUF) recently produced the first two videos of a working series promoting helpful services to the small credit union community. These short, easy-to-view, one-minute videos aim to heighten awareness of the many solutions available to help Georgia's smaller credit unions grow.

The first video tackles marketing. Do you know why your members do business with your credit union? Identifying why your members choose you and then marketing that "why" to potential members can be the key to new growth for your small credit union. Growth by Design can help you build a marketing plan to leverage your "why" and GCUF can help with some of the cost!

The second video is focused on compliance. With the many issues facing credit unions today, compliance is an issue for all credit unions, but especially challenging for small credit

unions with limited resources. That's where the GCUF compliance department comes in! They have representatives ready to review your compliance protocols, identify gaps and provide the solutions to get you on track. And the Foundation can help with some of the associated costs!

These are just two important areas in the lives of small credit unions where GCUF can work with the other GCUA departments to create meaningful assistance, but there are many more areas to dive into. If these videos create interest and that interest turns into help, then GCUF plans to continue the video series to promote even more solutions for small credit union growth. What issues are you facing and how can we help?

To view the Foundation videos, please visit [Growth by Design's YouTube Channel](#).



2019 Consumer Trends

What's coming and how can you prepare?

Research firm, Mintel, recently released their **2019 Global Consumer Trends** report outlining a few noteworthy trends impacting industries around the world. Encompassing themes of privacy, individuality, wellness, convenience and connectivity, these are the insights you should consider as you strategize your offerings and content marketing for the new year.

- 1. Total Wellbeing:** Consumers are treating their bodies like an ecosystem and searching for solutions that complement their personal health and evolving needs. They've also grown accustomed to this customization in other areas of their lives. Specifically, in the U.S., consumers expect high levels of intuitiveness, responsiveness and functionality – from the cars we drive to the devices we use and the homes we live in. Simultaneously, as a natural evolution, consumers are looking externally to their surroundings and internally toward their physical and mental wellbeing, expecting holistic approaches that produce the same interconnected and responsive effect.

How can marketers apply this? Marketers must focus their efforts on creating a more holistic, customer-centric experience, rich

with the technological conveniences and appropriate messaging that will keep a brand top of mind for customers and motivate them to view the brand as essential to their total wellbeing and lifestyle.

- 2. Challenge Accepted:** A growing momentum to take on new challenges is driving consumers to reach new heights and uncover new passions. Social media inspiration is blurring the line between reality and #lifegoals - not to mention creating FOMO (fear of missing out) - provoking consumers to unleash their adventurous spirit and up the ante with their leisure time.

How can marketers apply this? Consumers want to spend less time (especially non-working hours) managing mundane, everyday tasks and more time seizing life, embarking on new adventures and enjoying their preferred activities of leisure. Marketers can tap into this growing consumer thirst for adventure through messaging and imagery that encourages consumers to step out of their comfort zones, make life more memorable and view everyday activities from a different perspective. Through technology, automation, personalized service and

messaging, brands can find ways to minimize the time consumers have to spend on some of those everyday responsibilities (managing finances for example) and ultimately position their organizations as resources that can help consumers achieve those #lifegoals.

3. On Display: Consumers and brands are becoming more aware that they have an online digital persona to carefully nurture and grow, constantly perfecting their online identities. But even the most carefully cultivated personas can suffer heightened scrutiny and customer backlash with one negative post.

How can marketers apply this? In today's world, it is imperative for brands to have a

strong online presence in social media, but it is also important to deploy social listening strategies. Organizations must monitor all online conversations about their brand and have the strategies in place to appropriately manage negative issues when (not if) they arise. And while it is a good idea to balance the negative stories with positive ones, it's also a good idea to promote and appreciate the critical thinking and dissent. This can help brands align with consumers as well as help brands sustain authenticity. No brand is perfect so owning up to missteps and/or taking the constructive criticism can go a long way with today's consumers.

Source: Mintel.com – Global Consumer Trends 2019.



The “Whole Story” of Retirement: Making Retirement Planning a Year-Round Commitment

By now, you’ve probably heard the shocking numbers behind the retirement crisis. One-third of Americans have \$1,000 or less saved for retirement¹, and nearly one in two Americans anticipate they will not have enough money to retire². Luckily, retirement education and planning are now receiving much stronger government support. The National Association of Government Defined Contribution Administrators (NAGDCA) announced in October that the U.S. Senate unanimously approved a bipartisan resolution, S. Res. 654, supporting the goals and ideals of National Retirement Security Week (NRSW).

NRSW is a national effort to raise public awareness about the importance of saving for retirement. It is held annually during the third week of October. The Senate first passed a resolution for NRSW in 2006 at NAGDCA’s request and has supported the initiative every year since. Securing passage of the NRSW resolution by the Senate was one of NAGDCA’s top legislative priorities for 2018.

In the resolution, the Senate calls on states, local governments, school districts, universities, nonprofit organizations, businesses and others to observe NRSW, “with appropriate programs and activities, with the goal of increasing the retirement savings and personal financial literacy of all people in the United States, thereby enhancing the retirement security of the people of the United States.”

Why is this important?

Traditional pension plan and Social Security benefits have long been the backbone of most workers’ incomes in retirement. However, many financial experts agree that pensions and Social Security may not provide enough post-retirement income. Longer life spans and rising costs, especially for health care, have changed the retirement outlook for many workers. NRSW provides an opportunity for plan sponsors to share resources with participants about their retirement options.

To this end, NAGDCA continues to develop and promote free, ready-to-use

communication materials for plan sponsors to use with their employees, and employees can share with their family and friends. This year, NAGDCA’s “Your Whole Story” NRSW campaign and new Retirement Garden Edition video series applied “behaviorally effective” communication techniques to engage participants in becoming aware of their role in preparing for retirement.

Take advantage of this award-winning campaign!

If you missed 2018’s NRSW campaign, you can still utilize its resources as a channel to promote strong retirement saving strategies with your employees year-round.

“Your Whole Story” materials can be accessed any time, used generically or customized, and implemented in digital or printed form. Additionally, the Retirement Garden Edition video series addresses retirement savings considerations for employees early-, mid- and late-career.

According to Cindy Rehmeier, CFP, NAGDCA Executive Board President³, “Communication directed specifically at individual

needs can be a huge lever for change. The 'Your Whole Story' campaign and Retirement Garden Edition video series engage employees in the many facets of saving for retirement without using fear tactics, which have been proven to turn off employees from taking the actions necessary to secure their financial future."

There is no question that retirement security is good for Americans, employers, and our nation as a whole. By supporting this initiative, you can provide employees with the information they need to become adequately prepared for a secure retirement.

Jennifer Norr is vice president, customer marketing, for CUNA Mutual Group, the leading provider of insurance and financial services to credit unions and their members. In this role, Jennifer is responsible for converting, engaging, and retaining over 20 million consumer customers of CUNA Mutual Group. 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

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2. *Gallup*, Update: Americans' Concerns About Retirement Persist, May 9, 2018
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By Cailin O'Brien
Media Relations Manager,
GCUA

Travel Diary: Around the State in 8 Days of Round Tables

Georgia credit unions are determined to stay relevant in a rapidly changing world.

That's what I, along with two of my colleagues, took away from the three-day drive around the state accompanying Georgia Credit Union Affiliates CEO and President Mike Mercer as part of his annual Roundtables.

This trip – affectionately known as The Ride – has become something of a rite of passage at GCUA. Each year, a handful of employees join Mercer to learn a thing or two about our affiliated credit unions and to marvel at Mercer's ability to navigate the state without a GPS. (He's quite proud of this skill – and to be honest, it is impressive.)

This year, I joined Patrick Sears, ATM operations manager for Members ATM Alliance, and Laura Gober, vice president of Compliance Services at GCUA, on The Ride. Along the way, we met with leaders from affiliated credit unions in

Augusta, Savannah, Brunswick, Valdosta, Albany, Columbus and Macon.

At each stop, Mercer asked credit union leaders to talk about their visions for the future – and to discuss which of those goals felt just out of reach. Specific wishes and concerns varied from region to region, but much of what we heard during the Roundtables remained constant throughout the state.

Georgia credit unions understand they cannot ignore the rapidly changing industry environment in which they operate. Across the state, many credit union leaders said they maintain a loyal aging membership base. But, looking to the future, credit unions have concerns about attracting the younger generations.

Technology, including computers, smartphones and AI, has evolved as the Millennial generation has grown up. It's created a culture of instant gratification – and credit union leaders

understand that culture has leaked into the way the younger generations bank.

Many credit unions across the state have already dipped their toes into online and mobile banking. Some, looking to the future, dream of implementing other conveniences. For instance, at least one credit union said they aspire to be able to issue a debit card to a member on the spot, as soon as he or she opened an account. Others hoped to someday have the ability to issue loans to members completely electronically – without cumbersome paperwork.

There are sometimes roadblocks to these visions. The technology necessary to stay on the cutting-

edge of trends is often out of the price-range of the average credit union in Georgia. What's more, credit unions don't want to alienate older members while attempting to attract a new generation.

But Georgia credit unions aren't deterred by roadblocks. From what we heard on The Ride, they're determined to find ways around those obstacles. They won't stop until they're sure they can remain a viable option for consumers – even as the industry continues to change.

And GCUA is committed to assisting credit unions in their efforts to remain viable and beneficial for consumers in the years to come.



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Does Your Overdraft Program Leave You Open To A Lawsuit?

By Cheryl Lawson, EVP-Compliance Review, John M. Floyd & Associates

What's the difference between a service-oriented, [fully disclosed overdraft program](#) that is clearly and responsibly presented to account holders ... and one that is used solely to earn revenue, at all costs? In the case of TCF Financial Corp., it's \$30 million dollars and a major blow to its reputation.

You may have heard that TCF recently agreed to the large payment to [resolve accusations](#) that it misled its account holders about its overdraft program.

But here's the interesting part: the bank did not technically break any compliance rules with their overdraft services. They did admit, however, that from 2010 to 2013, their account holders may not have fully understood their options for accepting or rejecting the service.

Misleading Instead of Serving

According to [reports](#), TCF employed questionable tactics to get account holders to sign up for its overdraft program. The company allegedly asked new customers to accept the overdraft program at the same time they were accepting other

mandatory terms and conditions related to opening an account.

Bank employees also reportedly asked account holders if they wanted their "TCF Check Card to continue to work as it does today?" A reply of "yes" was considered an opt-in.

So, *technically*, an opt-in was obtained ... but certainly not ethically.

This unbalanced presentation of choices (not aided at all by the former TCF National Bank CEO naming his pleasure boat Overdraft) landed the bank in a whole lot of hot water.

Think it can't happen to your credit union? Without a fully disclosed overdraft program, it can.

Honesty — Still the Best Policy

There is a simple path away from trouble like what TCF experienced, though. For overdraft protection programs that rely on loopholes and sales tactics — or even just passive or uninformed opt-ins — to succeed, it's essential to start looking at things from a service perspective.

Treat your members respectfully and responsibly by fully disclosing your overdraft program, explaining the terms and conditions thoroughly instead of going for the quick opt in. They'll know the service is there if they need it, and they'll use it if they so choose. Isn't that better than surprising them with fees they didn't realize they were agreeing to?

Being open and honest from the start will serve you well in the eyes of your members.

Peace of Mind — It Can Be Guaranteed

On some level, TCF probably worked hard to make sure they stayed in compliance, despite the account holder confusion. Can you be sure that your overdraft program will perform well, even if your examiner or unhappy members put your practices under a spotlight?

Looking to an expert in overdraft services can help alleviate the worry. It's important to find a partner that will provide the best possible overdraft option and experience to your members, while still increasing your non-interest income.

JMFA OVERDRAFT PRIVILEGE® offers a 100% compliance guarantee, providing regulatory updates to you and your program as needed. Plus, JMFA clients have access to on-site training and continuing education opportunities to help them get the most out of the program — responsibly.

All of these things combined help ensure that your credit union is following best practices and regulations at all times. And that peace of mind means you're always doing right by your members when it comes to overdraft services.

ABOUT THE AUTHOR

Cheryl Lawson is executive vice president of compliance review for John M. Floyd & Associates. She serves as JMFA's principal compliance liaison for regulatory requirements of overdraft services, including consumer protection issues, and strategies that enhance safety and soundness. Learn more about [Cheryl](#).

ABOUT JOHN M. FLOYD & ASSOCIATES (JMFA)

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NEWS

School Crashers Wins National Award

The Credit Union National Association awarded Georgia United Credit Union with a first-place Dora Maxwell Social Responsibility Community Service Award, which commends a credit union for its outstanding efforts in community projects.

Georgia United Credit Union won with School Crashers, a program that allows schools each year to apply for a facility makeover. The credit union then unites the community, media partners, donors and volunteers to make those facility improvements a reality each summer.

"Georgia United takes great pride in being an active and responsible member of the communities we serve," said Kim Wall, director of business and community development. "We believe giving

back is not only the right way, but the only way. As a business partner in education, we want to empower students to become successful, productive citizens, enrich lives and advance financial literacy."

This year, about 450 volunteers helped Georgia United Credit Union complete eight school makeovers. Rock Chapel Elementary School in Lithonia, Ga., was this year's grand prize winner and received multiple improvements to its facility. As a Title 1 school, Rock Chapel serves a large concentration of low-income students.

Georgia Credit Union Affiliates entered Georgia United Credit Union into CUNA's national competition after awarding a statewide Dora Maxwell award for credit unions with more than

\$1 billion in assets to the School Crashers program in August.

This isn't the first time Georgia United Credit Union took home a first-place Dora Maxwell award. The School Crashers program also received the honor in 2015.



CUNA Marketing & Business Development Council Awards Are Open for Nominations

Credit Union professionals have the opportunity to nominate their colleagues for the 2019 [CUNA Marketing & Business Development Council Recognition Awards](#). These annual awards recognize professional excellence in a variety of categories.

"Marketing and business development professionals play an integral role in helping their credit unions grow and connect with members," said Lynn Heider, Executive Committee Member and Recognition Awards Committee Chair, and VP Public Affairs, Northwest Credit Union Association. "We want to provide an opportunity for professionals in these important fields to receive recognition for their outstanding performances."

"Definitely apply [for an award]! There are so many amazing marketers in our industry, and it is so encouraging and inspiring to hear the stories of those around us," said Deidre Davis, 2018 Marketing Professional of the Year Award recipient and chief marketing officer at Michigan State University FCU. "I would encourage those individuals who are thinking of applying to share the stories of their remarkable achievements, so that others may learn and be inspired by them. Don't put it off until next year, now is the perfect time."

Award categories include:

- The [Marketing Professional of the Year](#) and [Business Development Professional of the Year](#), honoring individuals exemplifying excellence in their fields. (Nominations deadlines: January 7, 2019)
- The [Lifetime Achievement Award](#), recognizing marketing and business development professionals who have excelled throughout their careers. (Nominations deadline: February 4, 2019)
- The [Rising Star Award](#), recognizing an individual with 2 or less years of experience in the credit union industry. (Nominations deadline: February 4, 2019)
- The [Excellence in Marketing & Business Development Awards](#), spotlighting best practices and their application to credit unions nationwide. (Entry materials deadline: February 4, 2019)

Winners will be publicly honored at the [CUNA Marketing & Business Development Council Conference](#), March 20-23, 2019 in Las Vegas.

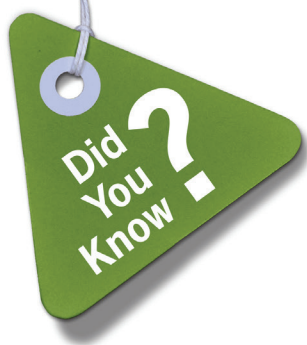
To learn more and submit nominations, visit cunacouncils.org/mbd-awards.



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Sprint Credit Union Member Cash Rewards Has Changed

Effective November 21, 2018, credit union members can get \$100 in cash rewards per new line on unlimited lines activated with Sprint for a limited time only! On Monday, November 19th, an email was sent to our Sprint partnered credit unions notifying them of the enhanced offer.

While this offer is being advertised as a limited time offer to members, at this time Sprint has not mentioned an end date.

Offer Details:

- For a limited time, credit union members earn **\$100 in cash rewards** per new line on unlimited lines with Sprint
- Credit union members receive a **\$100 annual loyalty reward** every year, and **25% off select accessories** purchased in Sprint stores
- Please note The \$50 transfer-in cash reward is being replaced with the following:
- Credit union members who **transfer** into the program **receive a \$100 annual loyalty reward** on their 12-month anniversary of transferring into the Cash Reward program.

Lending Guide Enables Financial Institutions to Serve Diverse Populations; Grow Revenue

Coopera, Inclusiv, PolicyWorks and Filene collaborate to enable rapid scale of needed financial access

An [Implementation Guide](#) for Individual Taxpayer Identification Number (ITIN) Lending is now available for financial institutions to provide access to loans for consumers that may not traditionally have access to these services.

For a large segment of the U.S. population without a social security number, access to vital financial resources or being able to build credit has been historically difficult. At the same time, community-oriented financial institutions, including both banks and credit unions, seek new and sustainable points of differentiation and sources of revenue.

"The potential to serve entire diverse, vulnerable communities and sustain a credit union's bottom line was not only reflected in our research and incubation testing, but also echoed through the words of the individuals benefiting from the service," said Filene CEO Mark Meyer. "This guide removes the barriers to entry and will enable growth and financial security for all stakeholders – a true win-win situation."

The ITIN Lending Program tested through Filene's [Reaching Minority Households Incubator](#) proved successful for both the credit union and the individual receiving the loan. The ITIN Lending Implementation Guide was built as an actionable resource to enable replication and rapid scale among financial institutions far beyond the testing group.

Results from surveys conducted during testing showed that 97% of participants would recommend the loan program to family and friends, 96% would use ITIN lending again if the need arose, and 95% said the program had a positive impact on their lives.

"Time and again it is evident that having a comprehensive strategy to understand, reach and serve Hispanic consumers bolsters your credit union's bottom line and brings new members," said Víctor Miguel Corro, CEO of Coopera – the country's only Hispanic credit union consulting firm with the purpose of providing culturally relevant financial products and services for the needs of Hispanic consumers. "So it makes a lot of sense from the philosophical and financial standpoints to provide access to financial services to one of the most underserved constituencies in the United States." Coopera was a major collaborator in the research study and implementation guide.

"Inclusiveness has always been important to the credit union industry," followed Miriam De Dios Woodward, CEO of PolicyWorks, which worked in partnership with Coopera in the development of the guide. "It is possible to support diverse and inclusive lending services such as ITIN lending in a compliant way."

The guide consolidates best practices, tools, and resources from credit unions and other stakeholders that have refined ITIN lending over many years and are committed to serving the underserved. Filene, Inclusiv, Coopera, and PolicyWorks urges

financial institutions to use this guide to launch their own ITIN lending program as part of a comprehensive strategy to serve immigrants and other vulnerable populations in their community.

"Financial inclusion is not only about recognizing the need to serve the underserved," said Inclusiv President & CEO, Cathie Mahon. "It is about credit unions putting the practices and policies in place to ensure that all people, no matter their status, can have access to safe and affordable products and services. Inclusiv is excited to partner with Filene, Coopera and PolicyWorks in informing and advancing the industry in pursuit of greater financial inclusion for all people."

The Reaching Minority Households Incubator, and resulting ITIN Lending Implementation Guide, are available for all financial institutions' use as a business growth strategy and to serve a growing population in need of this service. It is made possible by generous financial contributions, insights and guidance from Visa and the Ford Foundation.

About Filene: Filene Research Institute is a U.S.-based independent, [consumer finance think and do tank](#) dedicated to scientific and thoughtful analysis about issues affecting the future of credit unions, retail banking and cooperative finance. Founded more than 29 years ago, Filene is a 501(c)(3) nonprofit organization. For more information, visit [filene.org](#) and [@fileneresearch](#).

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Georgia Credit Union Affiliates wants to help tell your credit union's story. We've recently launched GACUNews.com, our online newsroom designed to be journalists' one-stop shop for financial and credit union news. We'd like to use our new site to showcase you, our affiliated credit unions.

To see your credit union news run on the news site, simply send your press releases to caillino@gcua.org. Your article will typically appear on GACUNews.com the same day and may even be posted to GACUNews social media, where it will gain extra visibility with reporters.

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Insurance Resources Available for Members

In 2017, Federal Emergency Management Agency and the National Flood Insurance Program launched their “moonshot” initiative to try and double the amount of people covered by flood insurance in 2023.

CUNA Mutual Group has created a flood resource page for credit unions to help educate members on the importance of flood insurance. The information on this site is provided by FEMA, CUNA Mutual Group, and other resources and includes ready-to-use brochures, newsletter templates, and links to free resources from FEMA and the NFIP that make educating members simple. It’s that easy, and all in one convenient place for credit unions to access.

[Click here](#) to visit the resource page. By protecting members, credit unions are not only strengthening their relationship with their members as trusted financial guides, but also protecting themselves by protecting their members’ investment in their homes.

O’Brien Named Rising Star



Georgia Credit Union Affiliates’ Media Relations Coordinator Cailin O’Brien has been named a Rising PR Star by the PR News Group. PR News Group serves the communications and marketing community at corporations, agencies and nonprofits. The organization’s Rising PR Stars 30 & Under award showcases budding industry leaders who work daily to make communications matter in the marketplace.

“I spent the first part of my career as a journalist, and it is a privilege to learn this industry in such a supportive and thought-provoking environment,” O’Brien said. “Credit unions work day after day to help Georgians afford their lives. I’m proud to tell those stories.”

GCUA’s public messaging team amplifies the voice of Georgia’s credit unions by driving media and public awareness of the credit union difference. In her role as media coordinator, O’Brien communicates with news outlets, runs the organization’s social media accounts and manages GCUA’s news website, [GACUNews.com](https://www.gacunews.com).

O’Brien graduated from the University of Georgia’s Grady College of Journalism in 2014. She worked on social media and web stories for the Atlanta Journal-Constitution and covered the crime beat for the Gwinnett Daily Post before making her foray into public relations. The Georgia Press Association recognized her with the Emerging Journalism Award for her coverage of local government for the Clayton News Daily.

“Cailin has embraced her position as media relations manager and plays a key role in communicating the credit union message,” said Kristi Arrington, vice president of information development at GCUA. “She truly is a rising star, and this recognition of her skills and professionalism is well-deserved.”

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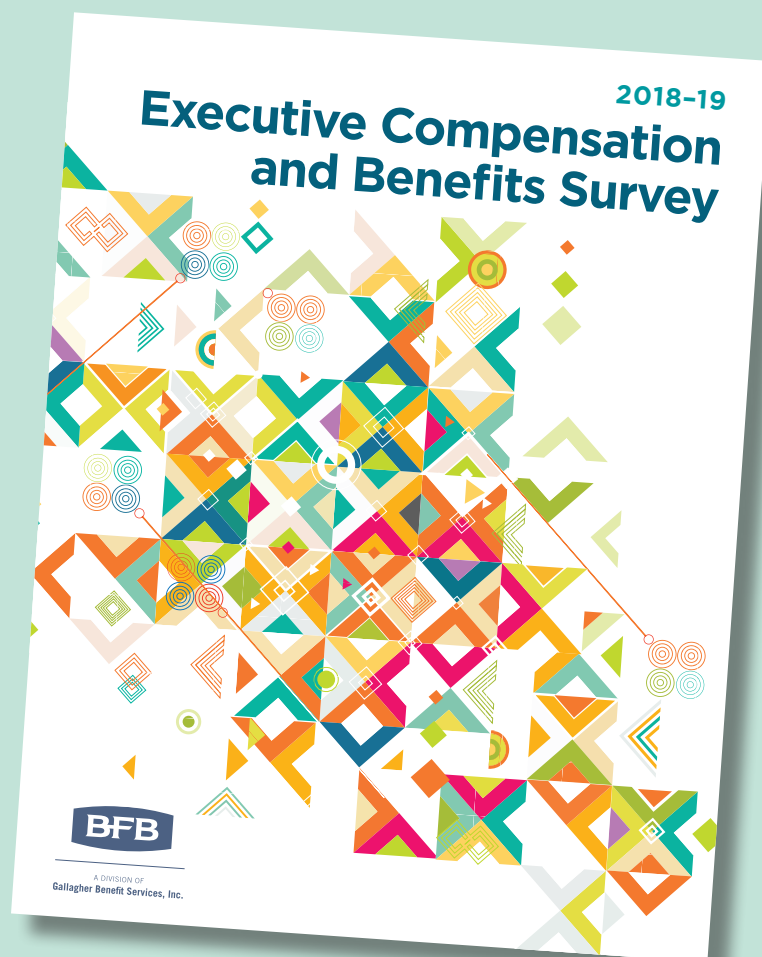
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45 CU Professionals Become Certified Credit Union Development Educators (CUDEs)



Graduates of the September 2018 DE Training stand with training staff on the University of Wisconsin Madison campus in Madison, Wis.

Forty-five credit union professionals were certified as Credit Union Development Educators (CUDEs) after completing the National Credit Union Foundation's Credit Union Development Education (DE) Training.

The September DE Training was held September 19-25, 2018 at the Lowell Center in Madison, Wis. and was attended by employees and volunteers from credit unions and system partners across the United States and the globe.

"The DE experience gave me the opportunity to look at my

job through a whole new lens," said Jamila Collins, Development Coordinator at the Ohio Credit Union League. "This program has ignited a fire in me to ensure that my community is educated about finances, and specifically knowledgeable of the work of credit unions, the history, and the movement."

DE Training is an experiential training program that provides lessons in credit union structure, purpose and how they differentiate from other financial institutions. During the National Credit Union Foundation's week-long program, participants are involved in group exercises, field visits and interactive speaker sessions that provide insights into how credit unions can leverage their unique business model to help their members and communities overcome the financial and developmental issues they face.

The most recent DE graduating class included credit union

movement representatives from across the U.S, as well as a representative from Cameroon, Kenya and the Philippines, including Cindy Wiggins of Peach State Federal Credit Union.

The program was facilitated by the Foundation's Chad Helminak and co-facilitated by Jim Morrell from Peninsula Credit Union in Washington. Onsite event coordination was done by Maggie Wolff from the Foundation. The class was mentored by a group of six credit union professionals and CUDE alumni: Chris Court, Service 1st Federal Credit Union in Pennsylvania; Marnie Gerkhart, Filene Research Institute in Wisconsin; Jimese Harkley, CUES in Alabama; Ken Kelly, Red Canoe Credit Union in Washington; Lindsey Mueller, CoVantage Credit Union in Wisconsin; and Amanda Stevens, TwinStar Credit Union in Washington.

2019 DE Trainings

The Foundation hosts [four DE Trainings](#) each year in Madison, Wis. If you are interested in participating in an upcoming DE Training, visit ncuf.coop to learn more or you can email cude@ncuf.coop to be put on a notification list for when registration opens up.

2 HAPPENINGS



ATLANTA POSTAL CREDIT UNION

APCU Welcomes New Board Member



Mike Cantrell

The Board of Directors is pleased to announce the appointment of Mike Cantrell to APCU's Board.

Mr. Cantrell worked with United States Postal Service as a Rural Letter Carrier for 25 years. He retired from this position in 2012. During Mr. Cantrell's postal career, he held several leadership positions for the National Rural Letter Carrier's Association (NRLCA). He was elected as Georgia Rural Letter Carrier's Association (GARLCA) state Vice President in 2008, and served as President of the association from 2009 until 2011. Mr. Cantrell continues to serve the NRLCA, as a board member of the South Atlantic Conference (SAC).

FIVE STAR CREDIT UNION

Five Star Opening Blakely Branch



In 1964, eight employees of the Great Southern Paper Company chipped in \$5 apiece and started Cedar Springs Federal Credit Union out of a broom closet. Cedar Springs Federal Credit Union eventually expanded in southwest Georgia and southeast Alabama and changed its name to Five Star Credit Union in 1991. Five Star has not forgotten its roots in Early County, GA. In the first quarter of 2019, a Five Star branch

will open in Blakely bringing the total number of branches in Early County to two.

"We have a strong membership base in the Blakely and Cedar Springs communities," said Robert A. Steensma, president/CEO, Five Star Credit Union. "Our members have been wanting an option in Blakely and we have listened to them. The new branch will be in the perfect location to help our members get in and out quickly. Plus, the branch will be equipped with the newest technology to give them a smooth experience."

The new Blakely branch will be one of the most technologically advanced branches Five Star operates. It will be equipped with interactive teller machines (ITMs) in both the lobby and in the drive-up lanes. The ITMs will give Five Star members the ability to withdraw cash, make deposits with cash and checks, research Five Star account balances, and make Five Star loan payments. The ITMs will also offer on-demand live remote video assistance during business hours.

"This will add a level of convenience for members so they can transact their financial business on their schedule. It's just another way we make it easy for them," said Steensma.

The new Blakely branch will be in the former Mike's Pharmacy location - 11189 Columbia Street, Blakely, GA 39823. As part of the building remodel, Five Star donated all of the inside materials to the Dothan Rotary "Outlaw Club." They harvested 2,000 square feet of ceiling tiles, 2,000 square feet of fiberglass insulation, 30 lighting fixtures, and 10 doors from the building. All of these materials were donated to the

Habitat for Humanity Restore in Dothan.

GEOVISTA CREDIT UNION

GeoVista Credit Union Staff Paid to Wear Jeans for Miracle Jeans Day 2018

Thanks to the generous support of the GeoVista staff and membership, the credit union raised \$2,500 to benefit Children's Miracle Network Hospitals.



PEACH STATE FCU

Peach State Federal Credit Union Donates \$5,000 to Habersham Community Theatre

Peach State Federal Credit Union has made a \$5,000 donation to the Habersham Community Theater, on Washington Street near the square in Clarkesville. The theater will receive \$1,000 per year through 2022 from the credit union beginning this year.

Peach State has a longstanding history of supporting the arts throughout the credit union's footprint. "Peach State is focused on making a positive impact in the communities that we serve, which includes supporting the arts. We believe that making theater and other arts accessible to our member-owners and the surrounding community elevates the community as a whole," remarked Peach State's President/CEO, Marshall Boutwell.

The theater is located in the Historic Habersham Theater which was built as a movie theater in

1937. Currently the theater offers a variety of entertainment including dramas, musicals, children's productions, art exhibits and more. "On behalf of the HCT board, we are so appreciative of Peach State Federal Credit Union for their support of our mission to bring live theater to our community. Without local business partners like them we could not do what we do. We are excited that they have chosen to be our Show Sponsor for our first show of the year, Little Women," said Vice President of Marketing and Board Member for the theater, Bob Warren.

Visit www.habershamtheater.org for more information.



Habersham Community Theater (HCT) Board Member and Vice President of Marketing, Bob Warren; HCT Board Member, Lynne Warren; Peach State Regional Business Development Executive, Scott Roland; Show Director, Alta Moseley

Stephens-Franklin Teachers FCU Members Approve Merger

The members of Stephens-Franklin Teachers Federal Credit Union have approved a merger with Peach State Federal Credit Union. A vote was held in the Mitchell-Allen Room at The Train Station on Monday, October 29th during a Special Meeting of Members. The financial merger, which has been approved by the National Credit Union Administration, was effective November 1, 2018. The merger is the result of a mutual goal on the part of both credit unions' Boards and management

to provide the latest technologies, and a greater array of products and services to their membership.

Stephens-Franklin Teachers FCU was established in 1960 to serve the needs of the employees of the Stephens County School System, Franklin County School System and Toccoa Falls College. They have a branch in Toccoa on Currahee Street and another in Carnesville on Hull Street.

"Merging with Peach State allows us to offer our members an enhanced suite of products and services," said Letha Stowe, President/CEO of Stephens-Franklin. "They were also founded by educators more than 50 years ago and we're proud to become part of that continued commitment to honoring that foundation through their support of educators and school systems."

Marshall Boutwell, President/CEO of Peach State, sees his vision for the credit union coming to life. "Our strategic growth throughout the region is helping to create a stronger network of financial services for people who may not have had access to them in the past," he commented. "We are so pleased to see the Peach State family grow and have the opportunity to improve the financial lives of more credit union members."



Marshall Boutwell, President/CEO at Peach State; Letha Stowe, CEO/President of Stephens-Franklin Teachers FCU; Wayne Randall, Chairman of the Board for Stephens-Franklin Teachers FCU; John Fair, Chief of Staff at Peach State

ROBINS FINANCIAL CREDIT UNION

Credit Union Recognizes Employees for Years of Service

Robins Financial Credit Union recently recognized fifty-four employees for their years of service during their Annual Service Awards Banquet. The banquet is held each year to recognize their staff who have reached a 5-year milestone.

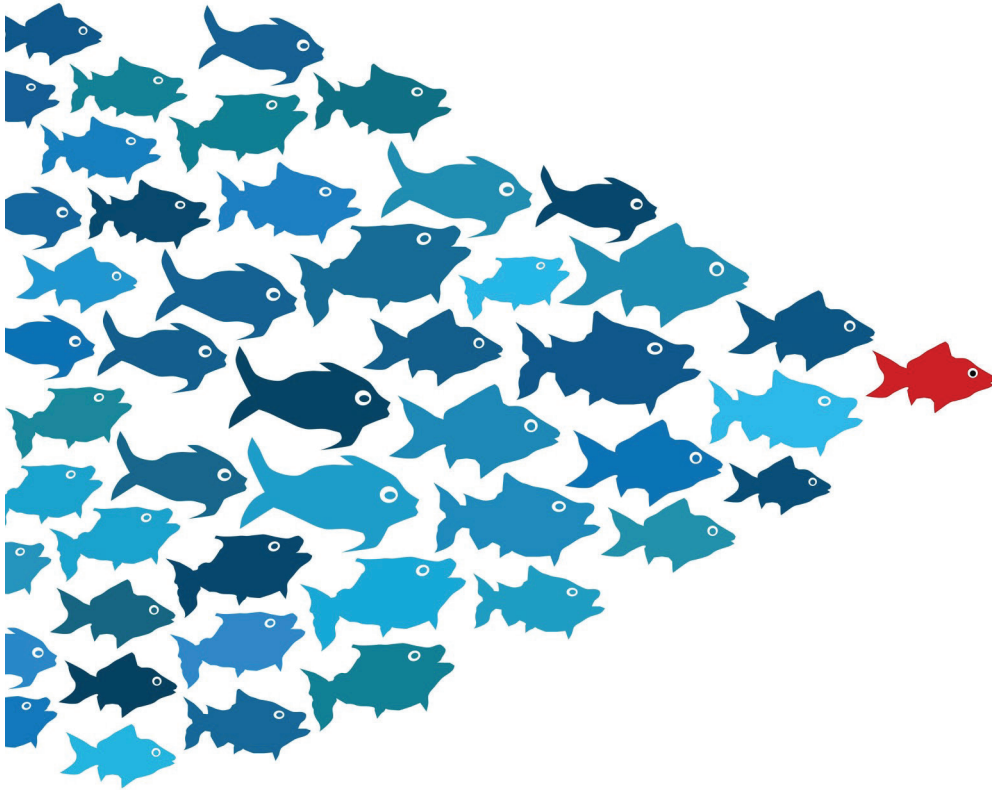
This year, twenty employees were recognized for five years of service, thirteen for ten years of service, six for fifteen years of service, three for twenty years of service, eight for twenty-five years of service, three for thirty years of service and one for thirty-five years of service. Each employee was personally thanked for their commitment to the credit union.

"Robins Financial Credit Union has an outstanding team of employees. Our success is driven by their commitment to our organization, and to serving our members. I am proud of this group, and I commend them on their years of service and their dedication to Robins Financial Credit Union," says John Rhea, President and CEO of Robins Financial Credit Union.



Shelia Tate, 30 years of service; Bonnie Prater, 30 years of service; Kim Cox, 30 years of service and Wanda Mauldin, 35 years of service were honored at Robins Financial Credit Union Annual Service Awards banquet along with other attendees

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Robins Celebrates ICU Day

Robins Financial Credit Union recently observed International Credit Union Day on Thursday, October 18th. All of their 21 branch locations participated by offering refreshments and giveaways. A prize wheel traveled around to several branches and gave out over \$2,000 to 100 lucky members.

International Credit Union Day is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation. The ultimate goal is to raise awareness about the great work that credit unions are doing and give members the opportunity to get more involved.



Robins Financial's Prize Wheel visited several branch locations for International Credit Union Day.

Deployed Troops Benefit from Care Packages

Robins Financial Credit Union recently collected care packages to send off to troops who are currently serving overseas. Branches and back office departments were able to provide over 70 boxes to get to these troops just in time for the holidays. As a part of this annual collection, Robins Financial Credit Union was able to provide a variety of items from snacks and grooming items to magazines, batteries, and other beneficial items. These packages will be sent to troops deployed from Robins Air Force Base.

"We are proud to be able to make a contribution that will help the troops feel closer to home. This is our way to show how thankful we are for the daily sacrifices they make for us," said John Rhea, President/CEO of Robins Financial Credit Union.



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

RFCU Assists Project Safe

Robins Financial Credit Union recently contributed over \$10,000 to Project Safe as part of their annual Community Project. Organizations are selected by a Board Committee based on their reputation and the work they do for the community.

Project Safe is working to end domestic violence through prevention, crisis intervention, ongoing supportive services for survivors of domestic violence and their children. They received funding to purchase bedroom furniture for their emergency shelter.



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

Robins Partners with Hospice

Robins Financial Credit Union recently sponsored Camp WINGS by contributing to the Heart of Georgia Hospice. The camp will be held November 9th through November 11th.

Heart of Georgia Hospice Camp WINGS is held for youth ages 6-16 who are grieving the loss of a loved one. In addition to normal camp activities, the children receive free grief counseling while living among people their own age who have experienced similar situations. The children learn about the grieving process and how to move forward with their lives. For more information, visit www.heartofgahospice.org.



Barbara Mead with Robins Financial Credit Union along with branch staff present a check to Sherry Robinson with Heart of Georgia Hospice



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UNITED FIRST FCU United 1st Hosts Blood Drive and Local Fire Department for ICU Day



The United 1st Kingsland branch hosted a blood drive on ICU Day in October



The United 1st St. Marys branch hosted the local St. Marys Fire Department who were on hand to discuss fire prevention tips and routine blood pressure checks with members on ICU Day

In celebration of International Credit Union Day, United 1st Federal Credit Union hosted a blood drive at the Kingsland branch office.

"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 and 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.

In addition, the St. Marys branch hosted the St. Marys Fire Department. Local firefighters were on hand at the branch to discuss fire prevention and routine blood pressure checks with the membership.

Members were treated to refreshments at each of the six Service Centers and also had an opportunity to pick up a 2019 wall calendar which many members look forward to receiving each year.



United 1st member receives his 2019 wall calendar

United 1st Supports Alzheimer's Walk

United 1st FCU raised over \$1,575 in support of the "Walk to End Alzheimer's" during the month of October. United 1st employees from the Camden offices helped raise funds in support of the Alzheimer's Association's event. Employees held a bake sale earlier in the month and members were eager to donate and purchase baked goods.

The Walk was held on October 27 in downtown St. Marys and collectively over \$45,000 was raised by all the local teams and individuals.



Several United 1st staff members participated in Camden's "Walk to End Alzheimer's"

Credit Union Donates Fleece Blankets to Senior Care Center

Several weeks ago, United 1st Federal Credit Union delivered over 75 fleece blankets for the residents at the St. Marys Senior Care Center. As part of the commitment to being a positive impact in their community, the staff at United 1st were thrilled to provide a very tangible expression of warmth to local seniors.



United 1st St. Marys Manager, Jessica Broderick (far right), pictured along with staff from the senior center

SOUTHEAST GEORGIA CHAPTER OF CREDIT UNIONS

The Mayor of Brunswick, Mayor Cornell Harvey, presented a proclamation to the Southeast Georgia Chapter of Credit Unions on October 18th, officially recognizing International Credit Union Day.



Mayor Cornell Harvey presents proclamation to SE Ga Chapter on ICU Day



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Affiliates

2019 EDUCATIONAL EVENTS

WHEN		WHAT	WHERE	COST
JANUARY	29	State GAC	Atlanta, GA	Attendees: \$70
MARCH	10 - 14	CUNA GAC	Washington, D.C.	Attendees: \$1,095 **Small CU Attendee: \$695
APRIL	4	Small CU Summit	TBD	Attendees: \$150
MAY	13 - 16	GCUA Annual Convention	Jekyll Island, GA	*Early Bird: \$595 Companion: \$325
JUNE	7 - 14	Southeast CUNA Management School (SRCUS)	Athens, GA	*Early Bird: \$1,945
	17 - 20	America's Credit Union Conference	Orlando, FL	TBD
JULY	21 - 24	Southeast Directors Conference (SRCUS)	Louisville, KY	Attendees: \$879
AUGUST	15 - 19	Directors Cruise	Charleston, SC to Bahamas	Attendees: \$875 - 1,060 * per state room / requires double occupancy
	26 - 28	Idea Institute 14	Greenville, SC	TBD
OCTOBER	22 - 24	Hike the Hill	Washington, D.C.	Attendees: No Fee
FALL		Media & Communications Training	Duluth, GA	Attendees: No Fee
		CECL Workshop	TBD	TBD

GCUA staff will proctor CUCE & BSA Testing upon request

* *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 gcu.org/education.

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 cuweb-training.com/a/gcu/category/live to see a list of available and upcoming webinars.

We Cover:

- Audit & Accounting
- Collections
- Compliance
- Directors
- Frontline & New Accounts
- Human Resources
- Information Technology
- IRA
- Lending
- Marketing
- Operations
- Security & Fraud
- Senior Management

Connection