

KEYSTONE

Extra

April 13, 2012

Volume 43 Issue 8

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2012 Lifetime Achievement Award Winners to be Honored at Convention

The Pennsylvania Credit Union Association is pleased to announce the winners of the 2012 Lifetime Achievement Awards.

David Baker, President/Treasurer of York Educational FCU, is the recipient of the *William W. Pratt Professional of the Year Award*. Baker became a credit union member when he was a youth. He purchased his first car after college graduation with a credit union loan.

As a young teacher in the York Suburban School District, Baker was asked to take over as credit union manager in January, 1971. Under his leadership, the credit union has grown from 134 members and \$23,374 in assets, to more than 3,900 members and \$26.5 million in assets. The credit union serves 54 SEGs, and operates a student branch at Red Lion Area High School.

Baker served on the Association's Board of Directors from 1988-1991; was a member of the Credit Union Advisory Council of the Federal Reserve Bank of Philadelphia, 1992-1994, serving as Chairman in 1994; and has been a member of Mid-Atlantic Corporate FCU's nominating committee since 2000. He served several terms on the Board of the York Chapter of Credit Unions, including two terms as President.

In his nomination, Baker is described as "always donning multiple hats." He



David Baker, CEO of York Educational FCU, is the 2012 Professional of the Year.

assisted in the organization of Central York FCU, and helped other area credit unions. He continues giving to the community by assisting the Financial Stability Partnership of York County and the York \$ in Your Pocket tax preparation programs.

Baker attributes his success to information-sharing with other credit union CEOs in the York area, Association webinars and education sessions, a great staff, and a loyal membership. "I still view others in the credit union movement as my best sources for running a successful credit union," said Baker.

Robert Greek, Chairman of the Board of Directors of Pittsburgh Central FCU, is the recipient of the *Joseph A. Moore Volunteer of the Year Award*. Greek has been a credit union volunteer for 38 years, and has held various offices in the Pittsburgh Chapter of Credit Unions.

For 25 years (1974-1999), he served as Chairman of Union Electric Steel FCU, now Southwest Community FCU. He recalls the days of hand-posting transactions, passbooks, and no payroll deduction. As editor of the credit union newsletter, Greek said he and his wife folded the copies, along with statements, at their kitchen table.

In 1991, he became a Director at Pittsburgh Central. The nomination form



Robert Greek, Board Chairman of Pittsburgh Central FCU, is the 2012 Volunteer of the Year.

stated, "Greek has been instrumental in cultivating a positive work environment and implementing many progressive changes for PCFCU, shaping a quality organization."

Greek was a member of the steering committee to organize the Pennsylvania Credit Union Foundation and served six years (1996–2002) as a Director and member of the Fundraising Committee.

"The credit union movement has given me satisfaction and an inner peace knowing that our volunteer efforts help to improve the lives of credit union members," said Greek.

The Lifetime Achievement Awards will be presented during the Banquet & Entertainment at the Association's Annual Convention on Tuesday evening, May 22, in Pittsburgh.

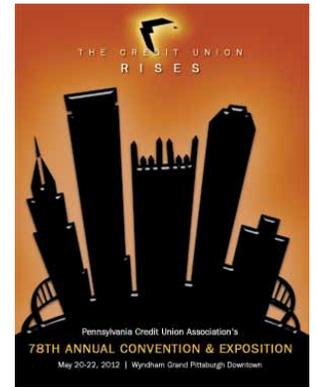
Tickets to attend the event may be ordered on the Convention registration form.

Don't Miss the Convention Deadlines

The deadline for registration for the Annual Convention & Expo is Friday, April 20. Registrations received after April 20 will be treated as walk-ins onsite.

Hotel reservations for Convention rates at the Wyndham Grand Pittsburgh Downtown must be made by April 26, 2012.

Please note that the PAC ballgame fundraiser is sold out. Tickets are still available for the Pennsylvania Credit Union Foundation breakfast and the closing banquet and entertainment.



Meet Me in the "Burgh

By Jim McCormack, President/CEO

In May, credit union leaders will gather at the largest credit union conference in Pennsylvania, as it should be. I've been attending these events since 1975. Along the way, we've had some that were very good and some ... Well, can't win them all.

Here are some of my candid observations about our upcoming Convention



- For you techies, we will have an app available. You'll be able to download all you need to know to your phone/tablet – about the conference of course. Kudos to PaCUSC for sponsoring!
- I'm looking forward to hearing our keynoter – *Time* senior political analyst and co-author of *Game Change*, Mark Halperin, give his thoughts on the 2012 election. He's a frequent guest on MSNBC's *Morning Joe* and I find him to be a good unbiased political analyst.
- Our Monday night PAC fundraiser at PNC Park is sold out! Thank you sponsors and attendees. This is an excellent networking opportunity at a great ball field, terrible team – thankfully, we still have the Stillers! Be sure to get your tips from Bill Lavage about the lobster claw game at the bar across the street from the park.
- This year we have no official Crashers. Because of limited resources and time, they're spreading their cheer in other states. However, I am pleased that we have a number of under 35 attendees – something we started before the Crashers. I look forward to meeting with them and the Youth

Ambassador Contestants – they are our future leaders and are truly inspirational. Don't miss the Youth Ambassador Contest on Sunday night to be inspired.

- New this year, first-time conferees will be identified with a special ribbon. Take the time to introduce yourself and make them feel welcome to the credit union family.
- The Pittsburgh venue is always popular. The old Hilton is now the Wyndham brand and we're holding our breath that all renovations will be complete. I'm confident that John and Lee will still be able to find a local Irish Pub, without an app!
- Special thanks to all of our exhibitors and sponsors! Do take the time to visit the trade show and thank them for their support. Their support helps make this meeting a success for networking and financially. Our exhibit hall is one of the best for state credit union associations, I'm sure they'll hit it out of the park again.
- At the Tuesday night banquet, we will honor two fine gentlemen, Dave Baker and Bob Greek, with Lifetime Achievement Awards. I've known both of these leaders personally for years, no finer recipients. The Vogues will follow the ceremony with their music. I am fully aware that their music isn't for everyone, but I do like them. They had a number of hits in the '60s, and they were born and raised in the 'burgh.
- Lastly, the #1 reason to attend this or any conference is networking. Yes, we have some great speakers and education sessions, but despite social media apps and such, nothing beats face-to-face conversations. Just remember 1976 Legionnaires disease in Philly.

See you in the 'burgh in May!

Education & Professional Development

Build Real Estate Lending Portfolio

April 18, Youngwood April 19, Harrisburg

Last chance to register for the Real Estate Lending Seminar at ONLY \$169 per attendee!

The value in real estate lending goes beyond the income generated. It not only builds your loan portfolio but more importantly, develops long-term productive relationships with your members. The market is poised for a rebound and many of your members are looking to make a move. Delve into the strategies important to building a steady flow of business for your mortgage program.

Attorney's Matthew Urban (April 18) and Amanda Smith (April 19) will be on hand to answer your regulatory and legal concerns. [Click here](#) to register.

Learn from the BEST at the Lending & Collections Conference

June 19-20, State College

A 15-20 percent annual loan growth is not out of the question. Are you looking at the right factors when making a loan decision? If you are relying on only a credit score, you could be turning away many good loans. Let [Rex Johnson](#) and [Karin Brown](#) help find your success in this tight lending environment. Enjoy networking with other lending professionals and participate in a series of round table discussions on innovative lending solutions hitting the marketplace.

Boost your loan portfolio and help more members! For more information and to register, [click here](#).

FREE Front Row Webinar Archives Available

Once you [register on the Front Row website](#), you will receive a link to download the free webinar.

Boost Your Bottom Line — Increase Non-Interest Income

Listen to the discussion led by Tim Harrington on coping with today's thin interest margins and sluggish loan demand. Hear what credit unions are doing to boost non-interest income and real-life examples with specific strategies for success.

Controlling Expenses without Choking Growth

Learn how your credit union can be high performing but still manage costs. Discover how to control expenses while keeping employees positive and productive. Review cost management ideas that have been successfully developed and employed at other credit unions.

Products & Services

Leverage Your Time and Spending

Saving money is one of the most overused phrases today. Since the great recession began in 2008, every company claims it will save you money. The reality is that even if you save some money, it has to be enough to offset the man hours used on the project. Not every company can help you there. The good news is credit unions have options when it comes to managing and procuring contracts and securing the required due diligence information from their vendors.

LEVERAGE, powered by Ventelligence, offers credit unions a revolutionary way to manage contracts



through Contract Lifecycle Management (CLM), which manages contract creation, execution, and analysis. It's an automated process that maximizes financial and operational performance while minimizing risks.

Credit unions need to know what contracts they currently have — from the lawn maintenance company to the debit processing company. Many credit unions have multiple people managing many contracts through various methods and have a difficult time determining where contracts are stored and when they are coming up for renewal.

Finding an automated CLM system that streamlines the management process will significantly reduce the amount of time and energy spent identifying key information to view and track. A favorite feature of Ventelligence is the automated trigger notifications that ensure contract review happens in a timely manner to avoid a lapse in service, a commitment to a service that may not be needed, and automatic renewals which can lead to increased pricing.

When it comes time to cutting costs and finding a new vendor, ePurchasing, powered by LEVERAGE's Ventelligence, puts competing companies into a live bidding environment where they are encouraged to more aggressively bid against one another.

With stricter NCUA guidelines, it is essential for credit unions to assess the risk for each third-party agreement. This phase of CLM groups third-party vendor relationships into three categories: high, moderate, and low, based upon the complexity of each relationship.

Upon completion of the due diligence, notifications can be implemented within the CLM, which will monitor the process throughout the lifecycle of the contract in an efficient and timely manner.

By utilizing Ventelligence and collaborative purchasing, credit unions of all sizes see real results.

For a demonstration of the LEVERAGE solution, contact your Association [Account Executive](#).

Credit Unions in the News



Thirty P & G Mehoopany Employees FCU staff, in addition to family members, raised more than \$500 bowling for Big Brothers/Big Sisters Bowl For Kids' Sake.



Shamrocks covered the lobby and teller stations at Erie Community Credit Union, in support of the Muscular Dystrophy Association's Shamrocks Against Dystrophy campaign. Members purchased \$875 in Shamrocks — enough to send one local child to MDA Summer Camp for a week.



Members 1st FCU recently raised \$15,000 for the Multiple Sclerosis Society-Central Pennsylvania Chapter, through its "sneaker campaign." Presenting the check to Margie Adelman (center), President of the Central Pennsylvania Chapter, were Bob Marquette (left), President/CEO of Members 1st FCU, and George Nahodil, EVP of Retail Delivery, Public Relations, and Marketing.



Accounting students from Bensalem High School participated in a job shadowing day at TruMark Financial Credit Union. Antoni Zygarewicz (right), Senior Accountant, explains how to read an income statement. The job shadow day provided a realistic glimpse of the daily operations of an accounting department.



Timberland FCU CEO Carrie Wood (right), recognizes employee Lee Deasey on her 20th year. Lee began processing statements after her retirement with the credit union's charter company, Riverside.



Ann Westawski was one of four lucky members to win an Easter basket at UFCW FCU, Wyoming.



Jamie Rinehart, Diane Foresman, and Kendra Long, West Branch Valley FCU Relay for Life team members, display some of the 162 Easter plants sold, raising \$335 for the team.

Keystone Extra is published bi-weekly online by the Pennsylvania Credit Union Association
4309 North Front Street, Harrisburg, PA 17110-1618
800-932-0661 • www.pcua.org

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News stories and photographs are welcome. Submit information for publication to janet.johnson@pcua.org.



Events Calendar

April

Compliance Town Meeting
Spring Series

18

Real Estate Lending
Conference, Youngwood

19

Real Estate Lending
Conference, Harrisburg

22-28

National Credit Union
Youth Week

May

20-22

Annual Convention & Expo,
Pittsburgh

28

Memorial Day
Federal Reserve Bank
Holiday

June

19-20

Lending & Collections
Conference, State College

August

5-9

Judge/Bradley Leadership
School, State College

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on education programs
and webinars.