

# KEYSTONE

## Extra

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## National Cyber Security Awareness Month 2013

October marks the 10th anniversary of National Cyber Security Awareness Month. Established by presidential directive in 2004 and administered by the Department of Homeland Security, the initiative raises cyber security awareness across the nation by engaging and educating public and private sectors through a variety of events and programs. The ultimate goal is to protect the country from cyber incidents and respond to them effectively if they do occur.

Cyber security is a job for everyone. Cyberspace is woven into the fabric of our daily lives and the world is more interconnected today than ever before. Consumers enjoy the benefits and convenience that cyberspace provides as they shop from home online, bank using smart phones, and interact with friends from around the world through social networks.

NCUA Board Chairman Debbie Matz reminded credit unions about the importance of fighting cybercrime and protecting online the personal and financial information of their members. "Credit unions must proactively put in place effective controls to protect against cyber threats, and Cyber Security Awareness Month is an ideal time for credit unions to review their information systems policies, practices, and procedures."

"Credit unions should also make cyber security an important part of their financial literacy efforts in October and all year long," Matz added. "NCUA has a number of resources available on its consumer website, [MyCreditUnion.gov](http://MyCreditUnion.gov), and the financial literacy microsite, [Pocket Cents](http://PocketCents), to help credit unions begin these conversations with their members."

Cybercrime is a growing concern for financial institutions and consumers



10TH ANNIVERSARY

## National Cyber Security Awareness Month

alike. The Federal Bureau of Investigations' Internet Crime Complaint Center received 289,874 consumer complaints of Internet fraud and other cybercrimes in 2012. These crimes resulted in an estimated adjusted dollar loss of approximately \$525 million.

The FBI offers a few basic steps for consumers to take to be more cyber secure:

- Set strong passwords, and don't share them with anyone.
- Keep a clean machine and install regular updates to operating system, browser, and other critical software.
- Maintain an open dialogue with family, friends, and community about Internet safety.
- Limit the amount of personal information posted online, and use privacy settings to avoid sharing information widely.
- Be cautious about what is received or read online—if it sounds too good to be true, it probably is.

CUNA Mutual Group suggests credit unions review their insurance program for coverage and terms applicable to cyber security, as well as understand IT controls that can be put in place to protect sensitive data of members. This Cyber Crime Prevention Checklist will help credit unions:

- Protect data in storage and during processing
- Establish a policy for acceptable use of Internet/email

*continued on next page*

- Protect against employees seeking to steal confidential member data
- Educate employees on proper disposal of items containing PII to reduce errors
- Establish and continually update IT controls

In addition, CUNA Mutual Group has developed a Cyber & Security Incident Package, a solution designed to protect credit unions against internal security incidents that compromise sensitive member data.

The package addresses: Security Breach Liability; Programming Errors and Omissions Liability; Public Relations Expenses; and Security Breach Expenses.

Learn more at [www.cunamutual.com/cyber](http://www.cunamutual.com/cyber). CUNA Mutual Group and NetDiligence are also hosting a live webinar, *Cyber Risks: Threats & Loss Control*, for Bond policyholders on October 16 at 11:00 a.m. [Click here](#) to register.

For more information, contact your CUNA Mutual Group Sales Executive at 800-356-2644 or email [cuprotection@cunamutual.com](mailto:cuprotection@cunamutual.com).

For more information on cyber security, visit these resources:

- [www.staysafeonline.org](http://www.staysafeonline.org)
- [National Cyber Security Awareness Month website](#)
- [FBI Cyber Security Awareness Month](#)

## iBelong Regional Meetings

The Association will be holding a series of regional meetings in each media market to discuss parameters of the *iBelong* campaign for 2014.

Input from member credit unions will be greatly appreciated, and used to shape the 2014 campaign. Credit union CEOs and marketing staff, including those who did not participate in 2013, are strongly encouraged to attend. The meeting schedule is as follows:

- **Berks/Lehigh:** Holiday Inn Conference Center Lehigh Valley, Allentown – October 23
- **Harrisburg/Lancaster/Lebanon/York:** PCUA Conference Center – October 25
- **Altoona/Johnstown/State College:** Holiday Inn Johnstown Downtown – October 28
- **Pittsburgh:** WPXI-TV 4145 Evergreen Road, Pittsburgh – October 29
- **Erie:** Sheraton Erie Bayfront Hotel, 55 W Bay Road, Erie – October 30
- **Philadelphia:** Location TBD – November 6
- **Scranton/Wilkes-Barre:** The Woodlands Inn, 1073 Route 315, Wilkes-Barre – November 19

Each meeting will begin with lunch starting at noon. The Erie meeting will be a breakfast meeting, and will start at 9:00 a.m.

Please click on the meeting above to register for the meeting. Invitations and additional details will be emailed to all member credit unions. For more information, contact [Jay Young](#) at 800-932-0661, ext. 5327.



## IRA Essentials, Advanced IRA ... or Both!

November 18 & 19 - Four Points by Sheraton  
Pittsburgh North, Mars

November 20 & 21 - Eden Resort & Suites, Lancaster

Whether it's getting new staff on board with the basics of IRAs or you need a more advanced training, the IRA Workshop is the answer. A successful IRA program begins with qualified, knowledgeable staff. With an option of attending IRA Essentials, the NEW Advanced IRA, or both programs, you can tailor the training that best meets your needs. Your staff will leave confident and ready to provide the professional service your members are expecting.

### IRA ESSENTIALS - Day 1

IRA Essentials is a full-day workshop that gives attendees a solid foundation of IRA knowledge. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. Topics include:

- Introduction to IRAs
- Establishing an IRA
- Funding
- IRA Distributions
- Portability, including transfers and rollovers
- Tax Reporting

### ADVANCED IRA - Day 2

Advanced IRAs is a new, full-day workshop that builds on the attendees' basic IRA knowledge to help them address more complex IRA issues. Attendees participate in real-world credit union activities which allows them to apply their learning immediately back on the job. Participants should bring a handheld calculator. Topics include:

- IRA Amendments
- Resolving Contribution Issues
- Advanced Portability
- Required Distributions
- Withholding

For details and registration, [click here](#).

## Products & Services

### What's Your ROM Score?

You know your credit union's ROA for its various products and services, but do you know your credit union's ROM (Return on Member)? To help you better understand the value you are returning to members, CUAnalyzer includes ROM scores. ROM attempts to capture all aspects of a member's relationship with the credit union, and Callahan has altered and reweighed this member-value metric over the years to reflect the evolution of the credit union industry and the ever-changing Call Report.

ROM calculation considers three core credit union functions: savings, lending, and product usage. ROM rank takes into account a credit union's performance in comparison to its asset-sized peer group. To learn more about how the scores are calculated, read [Callahan's Return of the Member Index: Quantifying Member Value](#).

To see where you fall among peers, log in to CUAnalyzer and click "Member Value" on the left-hand navigation. The program will show your rank out of the total peers in your peer group, as well as your percentile ranking. You can also look at the top 100 in all standard asset ranges by clicking "Reports" then clicking on "Return of the Member."

If you're not using this dues-supported, user-friendly and powerful program to help understand how your credit union is performing in the marketplace, you're missing out. For more information about [CUAnalyzer](#) or to get log in information, contact your Association [Account Executive](#).

### Marketing: It's Not One-Size-Fits-All

Now that you have set the strategic direction for your credit union, are you struggling with finding the needed marketing resources to accomplish your goals? Perhaps you've established what you'd like your credit union's brand to be, but do not know how to go about in marketing that brand. Or, maybe you've been granted a community charter or a low-income designation and now you're struggling with going from SEG-based marketing to marketing to an entire community.

The Association's [Credit Union Marketing Services](#) can help you tie your marketing plan to the credit union's overall business strategy. It can provide guidance with public relations, advertising, social media, and more. Credit Union Marketing Services specializes in marketing strategy, creative concepts, member acquisition/retention tactics, and business development.

Additionally, your credit union isn't a one-size-fits-all financial institution, your marketing efforts shouldn't be either! Credit Union Marketing Services provides a fresh, hands-on approach to professional marketing consulting services. It will address your unique objec-

June 30, 2013

	Rank out of 208	Percentile
Total ROM ★★★★★	12	94.71%
Return to Savers	42	79.29%
Return to Borrowers	50	75.74%
Member Service Usage	19	91.35%

tives, helping you attain a sustainable competitive advantage in the financial services marketplace.

Whether you need a fresh set of ideas to marketing your lending promotion or a complete marketing strategy overhaul, Credit Union Marketing Services will work with you one-on-one to deliver a results-driven campaign.

To set your marketing strategy in the right direction for 2014, contact [Sandi Carangi](#), Director, Credit Union Marketing Services.

### Members Can Earn Cash Back While Shopping Online

More than 80 percent of Americans shop online — including many of your members. Are they getting cash back when they shop? With Shop America and its 1,200-plus online retailers, your members will. So, offer your members the Shop America program through Invest in America.

Members can get up to 20 percent cash back at some of its online stores. Getting your members cash back when they shop is just three easy steps:

1. Make sure your credit union is signed up for the Member Rewards program and start promoting it.
2. Have your members sign up for Shop America for free at [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org) to shop at their favorite online retailers like they normally do, but using the Shop America portal to do it.
3. Shop America automatically credits your member's account for cash back and once they earn \$10 or more, Shop America sends them a check for the cash back amount.

To learn more about Shop America, contact your Association [Account Executive](#).

### Happy International Credit Union Day

Thursday, October 17

Share your credit union's celebration and special events by sending information and photos to [highway@pcua.org](mailto:highway@pcua.org).





MarySheila McDonald, Esq., Associate Dean, School of Business, La Salle University, prepares to pucker up to Bubbles, the pot-bellied pig at TruMark Financial's Third Annual Kiss-a-Pig Financial Literacy Fundraiser. There were 28 community leaders, professionals, and teachers who raised more than \$40,000 for the opportunity to kiss a pig in support of financial literacy.



Diamond Credit Union presented its Alfred A. Panfile Memorial Scholarship to four local students. First place recipient Nicole Terry was awarded \$2,160 and is congratulated by CEO John Faust. Winners of \$1,000 awards were Jessica Updegrove; Kevin Shainline; and Emily Yarosz.



Left: Widget FCU's Trent Mason, Chief Marketing Officer, and Mike Williams, Director of Business Development and PA Youth Ambassador, spoke to 120 high school students in Erie during a Dare to Dream Youth Summit, sponsored by General Electric Transportation. Their presentation encouraged students to prepare for their financial future, watch out for fees, and believe in credit unions.



M-C FCU raised \$380 from a Chinese auction held at the Bloomsburg University vs. Lock Haven University football game. The funds will be donated to Bloomsburg University and the American Red Cross.



WEST-AIRCOMM FCU's employee volunteer program, W.A.C. Cares, donated handmade hats and blankets to the West Penn Hospital NICU in Pittsburgh.

## Events Calendar

### October

14  
Columbus Day Observance  
Federal Reserve Bank  
Holiday

17  
International  
Credit Union Day

18-19  
Volunteer Conference,  
Cooperstown, NY

Compliance Town Meetings:

- 22 - Mars
- 22 - Summerdale
- 29 - Youngwood
- 30 - Wilkes-Barre

### November

11  
Veterans Day  
Federal Reserve Bank  
Holiday

Compliance Town Meetings:

- 13 - Erie
- 14 - Trevese
- 20 - Johnstown

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