

KEYSTONE

Extra

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Making A Difference –

Heartwarming Stories from the Personal Side of Loans

February is heart month and this issue has several heartwarming stories of how credit unions made a difference for some members.

There is a member story behind every loan granted at a credit union. But when we asked readers a few weeks ago to share their favorite stories of how a credit union loan made a difference for a member, we didn't know what kind of response to expect.

The stories started coming in about loans to help couples adopt children; solve debt and delinquency; get custody of a grandchild; and help a member through debt and illness to keep payments prompt.

“Our shining star story has helped three couples get far more than a new car, or do a home improvement,” said Phyllis Miller of Visionary FCU in Bridgeville. Two couples used loan money to adopt children. A third couple used a loan to pay for costs of an in vitro fertilization procedure. “All of the parents have expressed their gratitude to Visionary for lending the money to be able to do this, and in addition, it has been fun for us to watch the children grow,” said Miller.

The efforts of Ericka Dominick, Loan Processor & Marketing Representative at Mountain Laurel FCU's Warren branch, have brought light to the end of a tunnel for a couple who were stressed over high card balances, loan payments, and other debts. Dominick reviewed their credit reports with the couple and saw a perfect oppor-

tunity to consolidate all of their current debts, including several loans from other financial institutions, into one convenient monthly payment. The couple was surprised to learn that they could get a home equity loan. Even better, the consolidated loan and a rate of 4.25 percent for 60 months saved the members more than \$800 a month, and they have only one loan payment to make. Dominick says they were “ecstatic and now consider me a very good friend.”

“There is no greater feeling than when you know you have made a positive difference in someone's life. I pride myself in always going the extra step for my members and giving 110% of myself,” said Dominick.

A dozen roses showed up on the desk of Beth McGivney, Loan Officer for UFCW FCU in Wyoming, a few weeks after she helped a couple secure a loan to get custody of their grandchild. The parents were in trouble with drugs and the law, and the grandparents were concerned about the welfare of their grandbaby. They needed a loan to retain an attorney to help them get full custody of the grandchild. Since they were fairly new members of the credit union, they weren't very optimistic about getting the loan,



explained McGivney. However, she assured them that the credit union would make every effort to help.

"The loan was granted and the members were very appreciative," said McGivney. "A few weeks later, a dozen red roses showed up in my office with a note, thanking me and the credit union for our help." The couple won their case and had their grandchild at home.

 Johnnie Grantz, Assistant Treasurer for Central Valley FCU, Arnold, pledged her personal funds to help a friend's young son purchase his first vehicle and establish credit. Grantz offered guidance in selecting a used car that would be a good investment. The loan has since been paid off, and the young man now has another loan with the credit union in his own name. "He has proven himself, not only to us, but to the credit union, and we consider him a good investment," said Grantz.

 Following the recommendation of her father, a member went to riverset credit union in Pittsburgh seeking financial advice and guidance. As Joan Cagney, Lending Supervisor, began reviewing her credit, she noticed that many small bills had a history of delinquency, along with her student loans. When she asked the member about the situation, she replied, "Honestly, I hate having to sit down and write checks."

Cagney consolidated her loans into a home equity loan and set up automatic payments for her utility bills and mortgage. Everything was going well until the member was forced to take a leave of absence from

work due to health issues. When she developed unexpected complications, Cagney took another look at her accounts and adjusted her credit line to make it easier for her bills and loan payment to remain current. In addition, Cagney filed her disability insurance claim to cover the home equity loan.

For several months, Cagney took time to call the member to see how she was doing and to make sure she had sufficient money in her checking account to pay her monthly bills.

When the member was finally able to return to work, her bills were current and Cagney says she was so thankful that she didn't miss a beat. The member continues to contact Cagney when she needs financial advice.

After some time had passed, Cagney received a note from the member's father. The note read, "Joan, although I do not know you, I cannot thank you enough for what you have done for my daughter. I'm not even sure why you did it, I want to thank you."

"Helping a member achieve financial stability is what gives me personal satisfaction in my job," said Cagney. "This letter was perhaps the greatest reward that I have ever received in the many years that I have been in this position here at riverset and in my previous work."

In carrying out the true credit union philosophy, these credit unions became shining stars and made a difference in the eyes of their members.



Convention Countdown

Registration Open; Early Birds Save

The 2011 Annual Convention & Expo brochure has been mailed and information is also available online at www.pcuu.coop.

Early-bird registration is available for payments received through March 11.

- Credit unions under \$20 million — \$150 per person.
- Credit unions over \$20 million — \$275 per person.
- Discount for 5 or more registrants — \$25 per conferee (credit unions over \$20 million only).

Payment received after March 12, 2011, increases \$50 per person for credit unions under \$20 million; \$75 per person for credit unions over \$20 million.

For each paid conferee, one spouse/guest can be registered for \$75 per person.

Bring your Young Professionals

Introduce your young professionals to the bigger picture of credit unions and bring them to the Convention. For each two paid conferee registrations, your

credit union receives one free registration for a young professional under age 35. (Additional fees required to attend Foundation breakfast and Closing Banquet.)

Spouse/Guest Tour is Back

Spouses and guests of Convention attendees are in for a sweet treat if they sign up for the Sweet Downtown tour, spotlighting the beautiful and historic Hershey Theatre, and other points of interest, including lunch. Tours will be held Thursday and Friday, but space is limited. Cost per person is \$50. Be sure to include choice of day on registration form.

Ticketed Events

In addition to the spouse/guest tour, please note that tickets are required for admission to the Wines & Wheels PAC event on Wednesday evening at The Antique Auto Museum at Hershey; the Pennsylvania Credit Union Foundation annual breakfast on Friday morning; and the Friday evening Banquet & Entertainment. Please check the appropriate boxes to reserve tickets for specific events.

Hotel Reservations

Reservations at The Hershey Lodge should be made online by April 12. Information is available on the Convention webpage at www.pcuu.coop. Click on Annual Convention on the Education calendar.



Snap and Deposit Checks Using Mobile Phones

Further enhancing convenient access to accounts for credit union members, CO-OP Financial Services is introducing CO-OP *My Deposit Mobile*, allowing members to “snap and deposit” checks from anywhere using their mobile phones.

“CO-OP *My Deposit Mobile* helps credit unions attract new members from growing consumer segments that expect flexible, easy access points to their accounts,” said Stan Hollen, President/CEO of CO-OP Financial Services. “These members include the young, the tech-savvy, and those who are cancelling their land lines in favor of mobile phones.”

Developed in partnership with mFoundry, CO-OP *My Deposit Mobile* enables credit unions to provide members with advanced, yet user-friendly, mobile banking technology. By choosing the deposit function on their mobile banking screen, members can view the history of remote deposit capture (RDC) transactions, take a picture of the front and back of the check, enter the check amount, and complete the deposit.



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Top 25 PA Leaders in CUSO Ownership As of September 30, 2010					
Rank	Name	Total Investment & Loans	Investments	Loans	Total Assets
1	American Heritage FCU	\$11,429,529	\$3,514,882	\$7,914,647	\$935,819,813
2	Franklin Mint FCU	\$3,576,160	\$3,576,160	\$0	\$599,023,365
3	Sun East FCU	\$2,610,252	\$2,610,252	\$0	\$407,327,800
4	Philadelphia FCU	\$1,738,185	\$1,738,185	\$0	\$793,267,506
5	Citadel FCU	\$1,624,163	\$1,239,413	\$384,750	\$1,530,710,800
6	Pennsylvania State Employees Credit Union	\$1,386,139	\$1,386,139	\$0	\$3,575,749,033
7	Clearview FCU	\$962,567	\$962,567	\$0	\$696,128,775
8	Service 1st FCU	\$790,576	\$790,576	\$0	\$165,310,346
9	Cross Valley FCU	\$765,000	\$765,000	\$0	\$155,124,350
10	TruMark Financial Credit Union	\$517,952	\$517,952	\$0	\$1,280,633,849
11	Century Heritage FCU	\$349,968	\$349,968	\$0	\$130,193,540
12	West-Aircomm FCU	\$330,375	\$330,375	\$0	\$167,782,678
13	First Capital FCU	\$250,000	\$250,000	\$0	\$118,541,933
14	Freedom Credit Union	\$200,000	\$200,000	\$0	\$470,862,707
15	Erie FCU	\$192,000	\$192,000	\$0	\$327,030,553
16	Pittsburgh Central FCU	\$190,000	\$190,000	\$0	\$46,103,623
17	Merck Sharp & Dohme FCU	\$188,242	\$188,242	\$0	\$427,928,992
18	USSCO Johnstown FCU	\$175,001	\$175,001	\$0	\$94,345,815
19	APCI FCU	\$170,501	\$170,501	\$0	\$420,350,847
20	riverset Credit Union	\$159,968	\$159,968	\$0	\$115,086,744
21	Allegent Community FCU	\$159,950	\$159,950	\$0	\$146,075,335
22	United Community FCU	\$150,000	\$150,000	\$0	\$37,795,172
23	Members 1st FCU	\$143,609	\$98,609	\$45,000	\$1,857,602,988
24	Discovery FCU	\$127,383	\$127,383	\$0	\$130,688,713
25	LANCO FCU	\$100,000	\$50,000	\$50,000	\$57,242,932

Snap and Deposit Checks Using Mobile Phones

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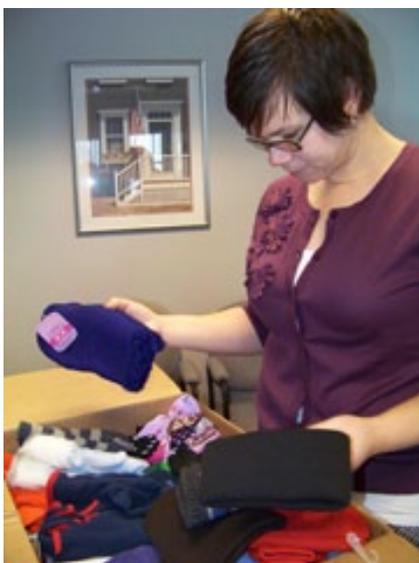
Credit unions already employing CO-OP's Next Generation Network will benefit from cost-effective, speedy implementation of CO-OP My Deposit Mobile, usually with no changes required to the credit union's host processing system.

CO-OP My Deposit Mobile is part of the CO-OP Check Imaging Suite. As a client of one or more of these services, credit unions can utilize a single Web-based system to clear checks from all RDC points, including the ATM, home (via flatbed scanner), small businesses (via high-speed scanner) and now, mobile phones.

CO-OP My Deposit Mobile is expected to become available in the first quarter of 2011. For more information, contact your Association Account Executive at cusolutions@pcua.coop.



Credit Unions in the News



Tara Baylor, Business Development Representative for First Capital FCU, packs a box with hats, mittens, and scarves for the Children's Home of York. The items were donated by members and employees



On a snowy day in January, Members 1st FCU made its first tab presentation to Hershey's Ronald McDonald House. All 47 branches are collecting aluminum tabs, with proceeds going to the Ronald McDonald House Charities. In addition, a newly-created Recycling Center at Hershey's Ronald McDonald House was also named for Members 1st as part of its generous contribution to the "Room To Grow" capital campaign. From left: George Nahodil, EVP, Retail Delivery, Public Relations, and Marketing; Bob Marquette, President/CEO; Christopher Birch, Hershey Rt. 322 Branch Manager; and Amy Leonard, Ronald McDonald House Charities of Central PA's Development Manager.

Events Calendar

February

21
Presidents Day
Federal Reserve Bank
Holiday

27-March 3
CUNA Governmental Affairs
Conference
Washington, D.C.

March

17
NCUA Credit Union
Workshop
Philadelphia

23
CEO Leadership Workshop
Harrisburg

24
CEO Leadership Workshop
Pittsburgh

May

11-13
Annual Convention & Expo
Hershey

Check Out
www.pcua.coop
for complete list of upcoming
Compliance Town Meetings
& Director Financial Literacy
Workshops.

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