Your online connection to important information, service updates, and happenings for Pennsylvania credit unions

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Spring Training for Members and Employees

Ideas to Score Big

Spring will officially arrive in a few days (March 20), and due to the mild winter, trees are already budding, flowers are blooming, and grass is getting green.

Another rite of spring is the start of baseball season. Players are getting in shape at spring training camps across the south in preparation for their season openers in early April. Spring training is a conditioning period for all players and gives new, young players an opportunity to try out for certain positions and a spot on the roster.

With Financial Education Month and National Credit Union Youth Week coming in April, the time is right for credit unions to offer spring training for members, such as financial fitness assessments. Most credit unions have data that could be used to indicate when members might have a need for a financial checkup. A credit report will show if a member has loans elsewhere that might be financed at a higher rate or if there has been a sudden decline in a FICO score.

Promote Youth Week as a family affair. Youth Week is an opportunity to help the entire family learn money management and good savings habits. Invite parents (and grandparents) to a seminar while their children are engaged in a fun Youth Week activity. Make sure they understand how to balance a checkbook and read a statement so they can help their children.

Get a mobile branch on the road to better serve the elderly and disabled – people who are limited in their ability to get to a branch and less likely to be using online services. Make a regular schedule for the mobile branch to be on site at



Freedom Credit Union, Warminster, is one of many credit unions that offers free seminars to members, including this vehicle buying seminar. Vehicle Buying Advisor John Veneziale discusses trade-in values, dealer negotiation, credit scores, and monthly loan payments.

senior living locations or community centers.

CUNA's Seminars in a Box are kits to help you plan and execute member education and employee training sessions on various topics. The member education programs include auto and home buying; fraud and security; money management and organization; savings and investments; and youth seminars for parents.

Spring fever is spreading and the warmer weather brightens our spirits and increases energy and creativity. Take advantage of the benefits of spring fever to capture creative ideas from your employees to keep them motivated.

Encourage employees to include stretching exercises, breathing techniques, and stress reduction in their daily work schedule to keep them refreshed. Allow group stretch breaks and to add some fun, invite members who are visiting the office at the time, to join in.

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Employee spring training can include a challenge to set new goals or benchmarks, or meet existing ones, while keeping the work enjoyable, productive, and stress-free.

Check out the Education calendar at www.pcua.org for professional development training sessions and webinars. Watch for information on the 2012 Judge/Bradley Leadership School, to be held August 5-9 at The Penn Stater in State College.

Spring training is a time of preparation for the months to come. Decorate your playing field (lobby and work areas) with fresh flowers, cut or potted, for a breath of spring freshness. Then start working on attracting your fans (members) to improved financial fitness and condition your employees to be engaged, happy, and productive.



Biz Kid\$ Teaches Kids How to Make & Manage Money

 \mathbf{B}^{iz} Kid\$ Season 5 launched in January on public television stations around the country. Produced in high-definition, every half-hour episode focuses on a financial theme and profiles inspiring young entrepreneurs and social philanthropists.



The National Credit Union Foundation (NCUF) oversees fundraising and administrative responsibilities of *Biz Kid\$*, which is underwritten completely by a coalition of credit unions and credit union organizations.

"The *BizKid\$* program has received more than \$30,000 in grants from the Pennsylvania Credit Union Foundation and \$20,000 in contributions from the Pennsylvania Credit Union Association because it represents a significant breakthrough in presenting financial literacy to high school and middle school students on the most prestigious education network in the United States – PBS," said Joe Wambach, Executive Director of the Pennsylvania Credit Union Foundation.

The series, produced by the creative team behind *Bill Nye the Science Guy*, premiered in January 2008. Since then, *Biz Kid\$* has been broadcast to more than 111 million households and aired in all 50 states, on more than 330 public television stations. It is the first national public television series promoting financial education for elementary and middle school students. The new season pushes *Biz Kid\$* past 65 total episodes and into broadcast syndication.

Box sets of the first four seasons of *Biz Kid\$* are now available from the NCUF. Each *Biz Kid\$* box set includes continued on page 3

Education & Professional Development _____

Spring Calendar Real Estate Lending Seminar

April 18, Youngwood April 19, Harrisburg

The value in real estate lending goes beyond the income generated because it creates long-term bonds with members. Pierre Cardenas, Senior Consultant, CU Lending Advice, and a 26-year veteran in the financial services industry, will present *Marketing Your Real Estate Lending Program*. This session will delve into four marketing strategies of importance in building a steady flow of business for your mortgage program.

- Data mining your membership base for missed opportunities
- Cross-selling every loan with a mortgage solicitation
- Relationship building with agents and builders
- Relationship pricing programs that entice members to do their mortgages with you

For additional details and to register, click here or visit the Association's Education Calendar for a complete list of upcoming educational events.

78th Annual Convention and Exposition ... The Credit Union Rises

May 20-22, 2012

Speaker Highlight: Robert Israelite, Credit Sales Specialist, CUNA Mutual Group

Recent research reports that today 44 percent of U.S. consumers carry smartphones and that ownership is highest among 18-34 year olds. How do you meet your members' changing



channel preference through your credit union's consumer lending program? Discover the demographic and technology trends and learn how to maximize mobile lending for your credit union.

For conference details and to join in on the credit union celebration, click here. Follow the story as it unfolds: #CUrises@PCUA (twitter.com/#!/pcua)

Special Offer - CU Young Professionals! With each two (2) paid conferee registrations, your credit union receives one (1) free registration for a credit union young professional under age 35.

Early Bird Registration Savings Ends March 23! Register TODAY!

Products & Services _

Can You Explain Your IRR, ALM & Investment Policies to Examiners?

If you're a member of your credit union's management team or its board of directors, the NCUA's expanding emphasis on interest rate risk analysis and policy may have you focused on your share of responsibility for managing that risk in your balance sheet and investment portfolio. Even if you can't recite all of your ALM and investment practices, you should certainly have quick access to your organization's policies – which requires that they first be carefully crafted and captured in writing. Examiners will closely review your policy documentation and your board will rely upon it for monitoring, implementation, and compliance.

AdvantEDGE Financial Services™, LLC, facilitates policy development through its Investment Portfolio



Consulting Services. As a CUSO subsidiary of Utilities Employees Credit Union (UECU), AdvanteDGE partners customers with UECU's Investment Officer, who manages a portfolio with one of the highest yields among U.S. credit unions, while maintaining best practices for ALM and portfolio risk management. AdvanteDGE can assist in these areas:

1. Interest Rate Risk

Under the NCUA's new Interest Rate Risk (IRR) rule, credit unions need a written IRR policy by September 30, 2012. AdvantEDGE can help develop an IRR policy that encompasses accepted risk-measurement

Biz Kid\$ Teaches Kids

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DVDs for each episode and a CD containing PDFs of the corresponding curriculum for each episode. Late last year, NCUF also made available *Biz Kid\$* starter kits to supporters, which contains core DVDs and materials to teach *Biz Kid\$*.

Each box set or starter kit is now available for a donation of \$60 to the National Credit Union Foundation. Credit unions can purchase box sets or starter kits to:

- Donate to teachers/libraries/resource centers in each school of the districts in which they serve.
- Give to after-school programs, summer camps, Boys & Girls Clubs, children's hospitals, daycare facilities, and similar organizations.
- Use to show Biz Kid\$ in branch lobbies.

For more information on getting *Biz Kid\$* box sets or starter kits, click here.

approaches for earnings and asset/liability values. The AdvantEDGE team can also provide guidance in interpreting analysis results and devise balance sheet strategies that are responsive to the IRR conditions of the balance sheet.

2. Asset/Liability Management Policy

IRR Policy is just one element of the overall Asset/ Liability Management program for managing risks to net interest income, capital, and liquidity. AdvantEDGE can help develop an ALM plan with financial performance and risk parameters unique to your credit union, which can be documented in policy form for monitoring and oversight by management and the board.

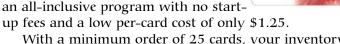
3. Investment Portfolio Policy

Regardless of your portfolio size, investment policy is an important component of the overall ALM effort and can be a solid contributor to earnings. AdvantEDGE can provide guidance on the selection of appropriate investment opportunities, given the unique nature and IRR of the balance sheet. They can also assist in the development of a well-defined investment plan and policy to guide the pursuit of returns you desire while minimizing portfolio risk.

If your credit union is interested in learning more about proven strategies and policy development for ALM, IRR, and portfolio investing, please contact your Association Account Executive.

Gift-Giving Season Is Around the Corner for Moms, Dads, & Grads

Now you can offer a gift card program that saves your credit union and your members money. ICUL Service Corporation's Visa gift card is an all-inclusive program with no start-



With a minimum order of 25 cards, your inventory investment is minimal, allowing you to keep your overhead costs low and the members' price reasonable.

Things your credit union should know:

- No fees to get started on this all inclusive program.
- ICUL Service Corporation carries all fraud and liability exposure.
- Easy online card issuance by credit union staff.
- Member marketing materials are available, including free banner ads.

Things your members should know:

- Cards can be loaded with any amount between \$10 and \$500.
- Visa-issued gift cards are accepted at more than 20 million merchants worldwide.
- The gift card recipient can view their balance and transactions online.

Find out more about ICUL Service Corporation's card programs, or contact Liz Gregg at 800-932-0661, ext. 5260; elizabeth.gregg@pcua.org.

Credit Unions in the News



Service 1st FCU representatives accept the Community Progress Award, presented by the Columbia-Montour Chamber of Commerce and the award sponsor, Rob Beer (left), CEO of the Berwick Hospital Center. Accepting the award: Karen Wood, VP Community Relations; Tom Rambo, Branch Manager; Linda Brown, EVP; and Harold Hurst, Board Member.





NET FCU held a 70th anniversary logo design contest for members. The winner received a \$70 Visa gift card. The logo will be displayed on banners this year at the Scranton and Olyphant branches. From left: Mary Ellen Gibbs, Marketing Committee; Mary Ann Size, VP; Mary Chache, contest winner; and Kim Benjamin, Head Teller at the Olyphant branch.

Left: Kaushika Kansara, Group Business Development Manager with Enterprise Car Sales, presents a \$5,000 donation for Credit Unions for Kids to Delaware County Chapter President Joe Fletcher, VP Marie Hittinger, and Secretary John Schmidt.

Left: Horizon FCU employees Hana Miller and Ashlee Wetzler

Bunny (Lock Haven Area Jaycees). Fifty one-dollar bills will be

inserted into plastic eggs for the Jaycees' Annual Easter Egg

of the Lock Haven branch present a check for \$50 to the Easter



Domenic DiPillo, VP of Marketing & Training for Merck Sharp & Dohme FCU, presented a fourth grade class at Pine Run Elementary School with 27 books titled, *The Super Power of Me.* The class was treated to a reading from the author Kelley Osborne Faust. The book teaches children the power of positive attitude, instills confidence and how to overcome challenges.



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

hunt for children.



Events Calendar

March

18-22

CUNA Governmental Affairs Conference (GAC), Washington, D.C.

21

Small Credit Union Clinic, Youngwood

22

Small Credit Union Clinic, West Mifflin

27

CEO Leadership Workshop, Pittsburgh

28

CEO Leadership Workshop, Harrisburg

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

Visit www.pcua.org
or contact the
Association's Education
Department for details
on education programs
and webinars.