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

In This Issue:

Page 2

It's 11 o'clock ... Do You Know Who is Your Congressman?

Page 3

Best-in-Class Products & Services: The Right Mix for a Successful Auto Lending Program

Credit Unions for Kids 2012 Campaign Begins March 1

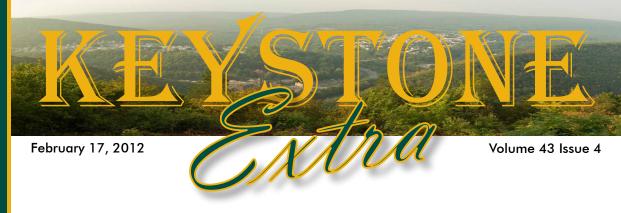
Free Compliance Conference Call

Page 4

Credit Unions in the News

Events Calendar





Top 10 Reasons To Attend the Annual Convention Registration Now Open

The Pennsylvania Credit Union Association will hold its **78th Annual Convention & Expo**, May 20-22, 2012, in Pittsburgh. With only three months to go, Association staff is hard at work planning and preparing to make this a great experience for credit union leaders who come to celebrate credit unions on the rise.

The Convention brochure was mailed to all member credit unions earlier this month. It can also be downloaded from www.pcua.org, or viewed on a smart phone from a scanned QR code (on the back of the brochure).

Here are the top 10 reasons for attending the Annual Convention & Expo in Pittsburgh:

10 – Location, location, location.
Pittsburgh was named by National
Geographic as Best of the World – Must See
Places for 2012. The Steel City features
varied architectural styles, historical
landmarks, three rivers, and is the setting
for the new Batman movie, Dark Knight
Rises, to be released this summer. The
Wyndham Grand Pittsburgh Downtown
(or dahntahn, in Pittsburghese) will host
the Association's Annual Convention &
Expo – all under one roof! The hotel is
the former Hilton Pittsburgh.

9 – See what's new. The Credit Union Expo will feature 100 booths with products to help credit unions remain competitive and to offer the latest and greatest services to their members. Enjoy a complimentary lunch in the Expo on Monday from Noon to 1:30 p.m.

8 – **Take me out to the ballgame.** Make a hit with the Association's Political Action Committee (PAC) and enjoy a major league baseball game with

the Pittsburgh Pirates and the New York Mets on Monday evening, May 21, at PNC Park. Private suite seating, food, beverages, and Pirates giveaway are included in the per person cost. All proceeds benefit CUPAC.



7 – Education sessions for one price. One convention registration fee provides access to non-ticketed events including expert speakers and a variety of education breakout sessions on timely topics, issues, and trends. Sessions are suitable for volunteers, management, and staff.

6 – Moving into the age of social media & Apps. For techno geeks or those who prefer technology over paper, get the latest Convention news by following Twitter @PCUA, #CUrises (twitter. com/#!/pcua). Scan the QR Code on the brochure and watch for a convention mobile app coming soon.

5 – Get more with the Foundation. The Pennsylvania Credit Union Foundation will host the 15th Annual Art Exhibition & Raffle from Sunday, up to the drawing at noon on Tuesday. In addition, the 17th Annual Foundation Breakfast will feature Glenn Cannon, Director of the Pennsylvania Emergency Management Agency (PEMA), as guest speaker. Cannon will talk about the state's recovery efforts following the

continued on next page

disastrous flooding in September 2011, as a result of Hurricane Irene and Tropical Storm Lee. Tickets are required for the breakfast. Meet Josie Collins of the National Credit Union Foundation in the Expo and hear her presentation during an education session on the Community Investment Fund (CIF).

- 4 Youth Ambassador Contest provides inspiration. Fourteen young people, representing their credit unions and chapters across the state, will compete for the title of 2012 Credit Union Youth Ambassador of Pennsylvania on Sunday evening, May 20, beginning at 7:30 p.m. A traditional convention highlight, the enthusiastic contestants will inspire the audience and show that the future of credit unions will be in good hands as they aspire to professional careers. While the judges deliberate, awards will be presented to credit unions for their communications efforts, as well as community service and financial literacy projects. An Ice Cream Social will follow the program to celebrate the achievements of the contestants and credit union award winners.
- 3 Value plus. Don't miss the early-bird registration deadline of March 23, 2012, to save on conferee fees. In addition, with each two (2) paid conferee registrations, a credit union receives one (1) free registration for a credit union young professional under age 35. Registration fee includes admission to all non-ticketed events, access to expert speakers, educational opportunities, and the latest products and services. The PAC ballgame, Foundation breakfast, closing banquet featuring entertainment by The Vogues, and special spouse/guest events require reservations and tickets purchased in advance.
- **2 General Sessions & professional speakers.**Sunday's General Session kick-off features Fred Schafer, President of Fully Alive Performance Systems, who will demonstrate how motivation and discipline helps individuals and organizations succeed despite challenges and limitations. Keynote speaker Mark Halperin, Senior Political Analyst for *TIME* and MSNBC, will discuss the *Election 2012 Forecast and Potential Impact on Credit Unions* during Monday morning's General Session. A General Session is also scheduled for Tuesday, with more details to be announced soon on this exciting program.
- 1 Networking, networking, networking. Times are tough, budgets are slim, and personal time is at a premium, but this is one conference you won't want to miss. You'll be hard pressed to find a better credit union event in Pennsylvania where you can meet colleagues and old friends, vendors, professional speakers, Association staff and Board members, and develop new friendships while building a network of contacts and resources for the future. And one more thing ... as members of the Association, credit unions are encouraged to attend the Annual Business Meeting on Tuesday, May 22, at 1:30 p.m.

The Convention cahntdahn has begun. We hope to see yunz in Pittsburgh!

It's 11 o'clock ... Do You Know Who is Your Congressman? By Jim McCormack, President/CEO

Every 10 years following a U.S. census, regardless of which political party is in control, redistricting happens at the federal and state level. This year, it appears a bit over the top with new Congressional district lines stretching from virtually one end of the state to another based on political distribution, not voter needs or



wants. (But, that's a topic for another time.) The state's new map has been thrown out by the court and is out for a re-write.

It is important to know that your Association has benefited from credit union cooperation and therefore has a very good relationship with the entire Congressional delegation. In light of the re-districting, we plan on spending the spring/summer introducing our congressional representatives with credit unions in their "new" districts. Relationship building never ends and though ours has been good, we can't take it for granted.

As your trade association, our top priority continues to be protecting our tax-exempt status and like it or not, the independence of the NCUA. The Association spends a great deal of time developing relationships with law-makers and staffers, but what's more important is your cooperation and working together that sends the strong message of cooperatives support and credit union values to legislators. Your trade association is not aligned with either political party, we have only the best interests of credit unions, members and consumers at heart.

It is vitally important that your credit union, specifically the CEO, Senior Management and Boards, together with your Association and other credit unions, take the time to meet your "new" Congressman.

To quote former Congressman and CUNA CEO Dan Mica, "the credit unions are my friends. The banks are my friends. When it comes to my vote and support, I stay with my friends." Let's continue our friendship with our leaders.



Pittsburgh's famous Golden Triangle with familiar landmarks and skyscrapers.

Products & Services _____

Best-in-Class Products & Services: The Right Mix for a Successful Auto Lending Program

Cu Direct Corporation, home to the CuDL, Lending Insights, the new Lending 360, and CuDL Retail brands, is the credit union movement's leading lending solutions provider, offering a full range of best-in-class products and services. As a Credit Union-owned Service Organization, Cu Direct develops solutions that help credit unions to more effectively market vehicle lending to members, evaluate risk and revenue potential of loan portfolios, complete member vehicle loans at the point-of-purchase, provide reliable aftermarket services, and make automated loan decisions.

Take Your Auto Lending Success to the Next Level

As the leader in auto lending services within the credit union marketplace and administrators of the nation's largest auto lending network for credit unions, CUDL develops custom applications, training and marketing programs to help credit unions achieve their point-of-purchase and indirect vehicle lending goals.

The CUDL AutoSMART website and program (www. cudlautosmart.com) provides credit unions a versatile vehicle shopping and research center, designed specifically for members that can be branded, customized, and marketed to members as their own. AutoSMART provides credit unions with a key resource designed to enhance brand awareness and overall member satisfaction, and help drive member financing.

With SMART Approval, credit unions provide members with a simple and convenient online pre-approval application and loan decision, through the credit union's website, that streamlines the overall loan process. The program is both flexible and fully customizable, allowing credit unions to set loan pre-approval standards based on their lending practices and parameters. With the ability to provide members with immediate online loan decisions for loans that can be transacted at CUDL dealerships, credit unions are able to make vehicle shopping more efficient for members, while also diminishing the risk of fraud. As a result, credit unions enhance their ability to retain member loans, while also improving the member's overall auto buying experience.

Growing Member Loyalty and Loan Success in Today's Marketplace

As banks and captives continue to aggressively pursue consumer auto loans, credit unions' lending success depends largely on their ability to advance member loyalty and retain member loans. Key to this is for credit unions to be fully engaged with members through the entire vehicle buying process.

The new Android app, designed specifically for credit union members, replicates features of the well-known CUDL AutoSMART website as a fully functional

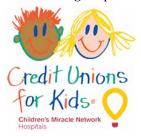
app for both Android smart phones and Android tablets. CUDL introduced its first AutoSMART mobile app in July of 2010, for the Apple® iPhone®, iPad™, and iPod Touch®.



If your credit union is interested in learning more about proven strategies to grow your loan portfolio, please contact your Association Account Executive or Carol Miller, CU Direct area manager at 814–504–1309 or *carol.miller@cudirect.com*.

Credit Unions for Kids 2012 Campaign Begins March 1

T he next Credit Unions for Kids national campaign, Change a Child's Life coin drive, begins March 1 and runs through April 30.



Simply place the canisters at teller stations. Invite members to donate their loose change when they stop by the branch.

Funds raised at credit unions will go to the local Children's Miracle Network Hospitals to help treat sick and injured children.

The Change a Child's Life coin

drive is a great opportunity to help the community and to get members involved.

To learn more about the campaign and to order your free coin canisters, visit www.cu4kids.org/changedrive.

Compliance & Operations _

Free Compliance Conference Call

The Association's Compliance staff will host a free conference call, *ATM Disclosures*, *ADA/ATMs*, and *PCUA Compliance Tools*, for member credit unions on Tuesday, February 28, at 10:00 a.m.

Topics include: Reg E disclosure requirements for ATMs; taking steps to avoid ATM class action lawsuits; ATM compliance under ADA regulations; and an overview of available compliance resources, including *InfoSight*, CU PolicyPro, and Compliance Doctor Blog.

While the call is free, the Association asks that only one connection per credit union be utilized. Conference call coordinates and presentation materials will be emailed to attendees in advance of the conference call.

Click here to register.

Credit Unions in the News



Mary Beth Wilcher (left), CEO, Erie FCU, and Gail Cook (right), CEO, Erie General Electric FCU, present a check for \$10,525.63 to Linda Hackshaw, CEO of The Sight Center of Northwest PA. The funds represent proceeds of the Second Annual Million Dollar Golf Shoot Out, hosted by the two credit unions last year.



UFCW FCU holds fundraising events and employee dress down days to support the local fire departments. John Hayduk (second from left), CEO, presented donations to Mark Mizzen (left), VP, West Wyoming Hose Co. #2; Matt Granteed, Chief, West Wyoming Fire Co. #1; and Daniel Zavada, Chief, Wyoming Hose Co. #2. The credit union also made a donation to the Hanover Township Fire Department.

Right: TruMark Financial Credit Union representatives awarded a \$5,500 grant to the Robert Morris School. Students joined Principal Ruth King and kindergarten teacher Donna Katz to accept the grant. The credit union raised more than \$17,000 in support of financial literacy at its First Annual Kiss-A-Pig Financial Literacy Fundraiser in the fall. From left: Student Jynnah; Randi Marmer, AVP of Community Relations, TruMark Financial; Oscar Torrealva, Eastern North Philadelphia branch manager, TruMark Financial; William Garner; Ruth King, Principal; Nasir Jackson; Donna Katz, teacher; and student Ma'hasin.





Ten volunteers from Tri County Area FCU assisted the Designing 4 Hope team with its first sponsored bedroom makeover of 2012. Tri County Area FCU has announced a yearlong pledge to help Designing 4 Hope give critically ill children their dream bedrooms. They plan to sponsor four bedroom makeovers in 2012, one per quarter, for a total of \$10,000.



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



Events Calendar

February

20 Presidents Day Federal Reserve Bank Holiday

March

18-22 CUNA Governmental Affairs Conference (GAC), Washington, D.C.

27 CEO Leadership Workshop, Pittsburgh

28 CEO Leadership Workshop, Harrisburg

April

18 Real Estate Lending Conference, Youngwood

19 Real Estate Lending Conference, Harrisburg

22-28 National Credit Union Youth Week

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