

KEYSTONE

Extra

September 28, 2012

Volume 43 Issue 20

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Applications/Nominations Open for 2013 Awards & Scholarships

Each year, the Pennsylvania Credit Union Association offers numerous awards and scholarships to honor individuals and credit unions for their accomplishments and leadership, as well as provide scholarship opportunities for future leaders.

Applications and nominations are now open for the *2013 Awards & Scholarships Program*.

The **Lifetime Achievement Awards** recognize outstanding professional and volunteer leaders for

- William W. Pratt Professional of the Year, and
- Joseph A. Moore Volunteer of the Year.

The Professional of the Year nominee must be employed full-time at the senior management level. The individual may be nominated by the board or colleagues, as well as others who recognize and respect the accomplishments made by the person.

The Volunteer of the Year nominee must be an individual who serves in a volunteer position at the credit union. If the individual was previously employed full-time at a credit union or with the Association, only involvement and activities conducted through the volunteer position will be considered for this award.

The **Credit Union Community Awards** are part of the national awards program for the:

- Dora Maxwell Social Responsibility Community Service Award,
- Louise Herring Philosophy-in-Action Member Service Award, and



- Desjardins Financial Education Award.

To help determine which category appropriately fits an entry, please refer to the Differentiation Chart available with the entry forms.

Credit Union Communication Awards include:

- Best Newsletter,
- Best Annual Report, and
- Best Website.

Scholarships are offered as follows:

- Paul E. Kanjorski Advocacy Scholarship to attend the 2013 CUNA Governmental Affairs Conference (GAC) in Washington, D.C., February 24-28. (Note deadline for applications is November 15, 2012.)
- William M. Noble Memorial Scholarship for Fall Leadership Conference.
- Josephine Sakovics Memorial Scholarship for PCUA Annual Convention & Expo.

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- Joseph F. Hinchey Memorial Scholarship for Judge/Bradley Leadership School.
- Memorial Scholarships to the Judge/Bradley Leadership School (Prior recipients may apply for a second-year scholarship.)

All forms and criteria are available on the Association's [website](#). Forms may be completed online, then printed and faxed or mailed to the Association.

The deadline for all awards and scholarships, with the exception of the Kanjorski Scholarship, is December 31, 2012. Applications for the Kanjorski Scholarship are due by November 15, 2012, and the winner will be announced in December. All other winners will be announced in spring 2013.

Compliance & Operations

Fall Compliance Town Meeting Schedule

Mark your calendar for the fall series of Compliance Town Meetings, presented by the Association's Compliance Department. More details and registration information coming soon.

- November 6 - Moon Township
- November 7 - Meadville
- November 8 - Youngville
- November 13 - Wilkes-Barre
- November 14 - Trevese
- November 15 - Reading
- November 20 - Harrisburg



PA Credit Union Association employees

Going Casual for Kids

More than 500 credit unions throughout the country, including 33 in Pennsylvania, participated in the September 12 Miracle Jeans Day, sponsored by Credit Unions for Kids, to benefit Children's Miracle Network Hospitals. In addition, employees of state trade associations and CUNA also donated a minimum of \$5 for the privilege of wearing jeans to work in support of the fundraiser.

Credit unions may hold their own fundraising event or participant in upcoming activities. [Click here](#) for more information on Credit Unions for Kids.

Here are some photos from credit unions that participated in Miracle Jeans Day.



Above and at left: Horizon FCU employees, Williamsport and Lock Haven



Above and below: Employees of Erie Community Credit Union



Right: Sb1 FCU employees

Education & Professional Development

Come On, Get Social!

Social Centric Conference

October 10-11, 2012, Harrisburg

Genisys Credit Union, Auburn Hills, Michigan, had a problem. In 2008, the average age of a Genisys member was 49. To make things worse, the average age of a new member was also 49.



The problem was that research has shown the prime borrowing years for an individual is between the ages of 25 and 42. It can be difficult to grow things like your loan portfolio, let alone your credit union as a whole, when most of the new members you are bringing in have little interest in many of the products you offer.

To solve its problem, Jackie Buchanan, CEO, and her team focused on getting new Gen Y members. Why Gen Y? There are 83 million of them, and they are between the ages of 16 and 35. Their new marketing campaign, while still utilizing things like mailings, radio ads, and billboards, included a larger emphasis on online marketing. Genisys revamped its website, started using text messaging and emails more, and especially started to grow its social media presence. On Facebook, the credit union helped to bring the community together through volunteer activities and events, held contests for members and offered financial tips. It connected with both members and non-members in the community via Twitter and held commercial-creation contests on YouTube.

The new online and social media marketing paid off for Genisys. It now maintains an active membership growth of 7.6 percent. As of July 2012, the average age of a member is now 43, and the average age of a new member is down to 35.

Do you want to lower the average age of your membership? See how you can be utilizing social media, web design, and mobile marketing to target the audience you want to come through your doors at the Association's Social Centric Conference. Speakers include Mark Arnold and Kristen Christian, founder of Bank Transfer Day.

Get [conference details](#).

Products & Services

Does Your Credit Union Offer First Mortgages?

Members are responding to today's historic low interest rates by refinancing their existing mortgages and financing new home purchases in record numbers. What better reason to offer first mortgage financing! You can take a significant step towards becoming your members' primary financial service provider simply by offering first mortgages. If you do not offer first mortgages, consider the options for your members – you may drive your members to competitors, such as local, regional or national banks, mortgage brokers and mortgage companies that are owned by big banks. Ask yourself, do any of these financial services providers have your members' best interests in mind when they do business with them? Do any of them provide the consistent level of outstanding service that you provide? How many services will these entities cross sell to your members?

So what can you do to fill your members' first mortgage financing needs? You can offer first mortgage financing to your members through your own in-house program or you can work with a third-party mortgage services provider, whichever approach you believe works best for you. Be aware, you may be limited if you only use an in-house program or choose to work with a third-party provider that only offers limited mortgage financing services. What happens when you begin to run up against your established ALM tolerance in your loan-to-share ratio? Or you begin to accumulate too many long term, low-interest rate real estate secured loans on your balance sheet?

Do you or your third-party provider offer your members the widest variety of mortgage financing available in today's marketplace?

Do you have access to someone that will help you identify interest rate risk and, more importantly, help you manage

that risk? That is what a true Partner does – offer your members the best choices in financing, help you build and manage a mortgage portfolio and generate income to help you reach your credit union's goals.

First Heritage Financial, LLC, is just such a Partner – credit union-owned and understands credit union business. To learn more about First Heritage Financial's program and its services, contact Cos Manzo at 215-969-2822 or email cos@firstheritage.org.





Diamond Credit Union employees volunteered for the United Way Day of Caring, and spent the day beautifying the barn at Shady Hollow Assisted Riding. Standing left to right: Laurie Fennimore; Stephanie Johnson; Angela Wertz; Deb Maskrey; Rachel Keim; Linda Costa; Amanda Kissinger; Dena Long. Kneeling left to right: Stephanie Gryns; and Kim Deery.



Kasi Devinney (left), Keystone United Methodist FCU Loan Officer, presents a check for \$1,000 to Jessica Gamache, Camping Coordinator of the Western PA Conference of the United Methodist Church. The funds were raised through the credit union's summer skip-a-pay program.



Pittsburgh Central FCU's team, The PCFCU Strollers, supported the Western PA Chapter of the National Hemophilia Foundation and raised \$300 during the annual Hemophilia Walk at North Park.



American Heritage FCU's Green Team established Employee Gardens on the credit union property. Employees took care of the gardens and harvested vegetables with proceeds going to Philabundance and Aid for Friends. The gardens won "Best Employee Garden" and the Philadelphia Horticultural Society awarded it first place honors in "Best Community Vegetable Garden" and the Fox Chase Branch's garden placed second.

Events Calendar

October

- 5
Attorneys Conference,
Harrisburg
- 8
Columbus Day
Federal Reserve Bank
Holiday
- 10-11
Social Centric Conference,
Harrisburg
- 18
International
Credit Union Day
- 18-20
Volunteer Development
Conference, Skytop
(Poconos)
- 23-24
IRA Workshop, Mars
- 25-26
IRA Workshop, Lancaster

2013

January

- 20-23
CEO Summit, Naples, FL

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