

KEYSTONE

Extra

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It's Not Enough to Say Your Credit Union Doesn't Tolerate Harassment

Just saying your credit union does not tolerate harassment isn't enough, according to risk management experts at CUNA Mutual Group. Credit unions need to have a written policy that will actually work and protect employees. To assist credit unions in policy development, CUNA Mutual offers some basic guidelines for an anti-harassment policy.

It must be professionally written.

Your credit union's anti-harassment policy should be part of an overall employment practices policy that is approved by the board. This policy must be written by a human resources professional and/or employment attorney who ensures it complies with federal and state laws. The entire employment practices policy, including harassment elements, should be read and signed by all employees annually.

Among other things, this protects your credit union from charges that employees who violate the policies were unaware of them.

Employees must have the opportunity to report harassment to someone other than the alleged harasser.

An anti-harassment policy must document how employees can bypass their harasser to lodge a complaint. This means at least two people should be designated to accept these complaints.

Your credit union may need to offer employees the option to lodge harassment complaints with a neutral third party, if you can't otherwise guarantee that employees have a safe avenue.



Prohibit retaliation against an employee who reports harassment.

The credit union's written policy should state that reports of harassment will be investigated promptly. It should also state that retaliation — by firing or other means — is not permitted against the person who complained or those who participate in the investigation, such as witnesses to the harassment.

EEOC lawsuits can require employers to pay extra punitive damages and back-pay for firing employees who lodged harassment complaints. Your credit union may be liable for damages for firing an employee who complains, even when the complaint is proved to be unfounded.

Be clear about work-related harassment off-premises or by non-employees.

Work-related harassment doesn't always happen at work, and it isn't always committed by other employees. The credit union policy should prohibit harassment at work-related functions held outside the workplace, such as a holiday party at a local establishment.

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MARKETING WORKSHOP

idea soup for the marketer's soul

September 19 & 20, 2013 | Annapolis, MD

Co-sponsored event with:  MD+DC
Credit Union Association



Education & Professional Development

Idea Soup for the Marketer's Soul

The Pennsylvania Credit Union Association is teaming up with the Maryland & DC Credit Union Association to present *Marketing Workshop: Idea Soup for the Marketer's Soul*, September 19-20 at the Westin Annapolis in Annapolis, Maryland.

Are you hungry for a new approach to marketing? The conference features fresh marketing ideas and the opportunity for Pennsylvania marketing professionals to network with and learn from their counterparts from Maryland and D.C. credit unions.

Innovative marketing experts Josh Allison, Kelley Parks, and Lisa Moore have put together the ingredients and will lead the program. Participants will enjoy two productive days of creative, interactive dialogue with this high-energy trio. The team will share the latest research on the demographic and social trends that present real opportunities for credit unions.

Discover what works in branding, membership growth, and differentiation. Learn how to make the most of your marketing budget to connect, engage, and build the right community for your members. You will

gain practical, innovative ideas to implement for real results.

Please visit [Marketing Workshop](#) for a complete conference agenda and lodging information.

Compliance & Operations

Free Compliance Call, July 9 — Indirect Lending & the Equal Credit Opportunity Act

Earlier this year the Consumer Protection Bureau (CFPB) issued a bulletin addressing how the indirect lending industry is affected by the *Equal Credit Opportunity Act*.

Joanne Broderick, Association Senior Compliance and Operations Officer, will provide an overview of the CFPB's guidance on the Fair Lending requirements for indirect auto lenders and the financial institutions that they partner with. Jim Woods, Vice President, Lending, and Karen Amon, Indirect Lending Specialist, from Clearview FCU, will join Broderick and provide insights from the credit union partner's point of view.

Member credit unions can register and join the call at no charge, limit one connection/location per credit union, by [clicking here](#).

Anti-Harassment Policy

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The policy must protect employees from being harassed by directors, contract employees, third-party vendors, or others with whom the employees interact as part of their job.

These are only a small part of what it takes to create and enforce an employment practices policy. CUNA Mutual Group's Risk Managers can help assess and make recommendations to safeguard your credit union. Contact your CUNA Mutual Group sales representative at 800-356-2644.

Employment Practices Liability Resources

If your credit union is a CUNA Mutual Group policyholder, you have access to free white papers, sample policies, online training, and more from CUNA Mutual Group's Credit Union Protection Resource Center. Log in to cunamutual.com/prc and click on the "Employment Practices" link.

In addition, *CU PolicyPro* features policies developed and written by regulatory experts specifically for credit unions that can be customized. Contact the Association's Compliance Department for more information or assistance.

CUAnalyzer Quick Tips

Is your credit union taking full advantage of CUAnalyzer, a dues-supported, user-friendly, and powerful program to help you understand how your credit union is performing in the marketplace?

Here are four quick tips on how to get the most out of CUAnalyzer:

1. Communicate More Effectively With Decision Makers

Let CUAnalyzer help you prioritize and present the correct metrics to different decision makers at your credit union. CUAnalyzer includes a list of built-in packets tailored toward certain key executives. Log in to CUAnalyzer and select Professional Packets from the left-hand toolbar to see a list of included roles such as CEO, Board Chairman and Marketing Manager. Callahan analysts pulled together the important ratios that persons in these specific roles should be examining each quarter to better understand the credit union's position in the market.

Once you open a specific packet, save time putting together a presentation by simply clicking "Export Packet to Powerpoint" at the top of the screen.

2. Impress the board during planning sessions.

Let CUAnalyzer help you prepare for your upcoming board meeting. Use your dynamic scorecard as a snapshot of your financial position. For your next board meeting, print out your scorecard and use it as a valuable handout.

3. **Set goals with CUAnalyzer dashboards.** Did you know that CUAnalyzer includes dynamic dashboards to help you set goals and create different scenarios for



your future performance? For example, looking to have a net worth ratio of 12 percent? See what asset growth and ROA is necessary to achieve that goal. By going into your dashboard tab, you and your executives can set performance goals by seeing the results of your efforts if the goals are achieved. Use this feature for your planning sessions.

4. **Create customized packets.** While CUAnalyzer includes many built-in packets for you to use, you can also choose to create and save your own packets. This way, you can hand select which charts are most important to your credit union and then refer back to them as needed.

To get started, click "My Packets" on the left-side navigation. Then, click "Create New" to get started. Double click on all the charts you would like to add to your packet, then name it and scroll down to the bottom. If you select "Share with Organization," the packet will appear for everyone under "My Organization's Packets."

Saved packets can be found under "Custom Packets" then under "My Saved Packets." If you saved it so that the entire organization can see them, it will be saved under "Custom Packets" then "My Organization's Packets."

For more information about what CUAnalyzer can do for your credit union, contact your Association [Account Executive](#) for more information.

Make IT a Competitive AdvantEDGE

In today's rapidly changing environment, a credit union's Information Technology division must evolve to serve much more than the obvious operational responsibilities of maintaining hardware, networks, online banking, and core processing. Has your credit union made IT a strategic business partner in your organization, rather than a division of back-office personnel? Do your technology products and services stand up to constantly evolving priorities, security controls, and regulatory scrutiny? Could you better leverage your IT Resources to give your credit union a competitive advantage?

With a team of IT security, network administration, operational, and help desk credit union staff, and 13 years of experience in building customized Symitar™/

Episys® solutions, AdvantEDGE Financial Services™, LLC, offers a variety of industry-specific IT consultation services and tools to put your credit union ahead. Services include:

- Strategic IT Resources Assessment
- IT Training
- IT Risk Assessment
- Symitar™-Integrated Solutions
- Segmented Marketing
- Website Evaluation

To learn more about obtaining AdvantEDGE's custom IT solutions to meet your credit union's needs, contact your PCUA [Account Executive](#).



Bellco FCU CEO Tom Gosling presents Christopher Kerr with a \$1,000 scholarship. He plans to major in Communication Design this fall at Kutztown University.



Above: Sb1 FCU raised \$1,431 for American Heritage FCU's Kids-n-Hope Foundation. Team Star Wars participated in the 20th Annual Gelatin Olympics and won Second Place in Costumes and Most Money Raised. Below: Lee MacMinn, President/CEO of Freedom Credit Union, and Freedom Call Center Representative Brian Rousis, who dressed as Darth Vader to plunge into 700 gallons of gelatin, present a check to the Kids-N-Hope Foundation.



American Heritage FCU mascots Pat the Patriot and Lucy Change, President/CEO Bruce Foulke, and 98.1 WOGL General Manager Jim Loftus, present Lisa Rabbitt of Children's Hospital of Philadelphia with a check for \$9,000. The funds were raised during the annual car show and member appreciation day.



Diamond Credit Union Board members, executive management, and contractors participated in a groundbreaking ceremony at the site of its fifth branch in Boyertown. The branch is expected to open in May 2014 and will employ nine people.



U.S. Rep. Mike Fitzpatrick (R-8) joined TruMark Financial Credit Union officials and local dignitaries at a ribbon-cutting ceremony to celebrate the opening of the credit union's 15th branch in Levittown.

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



Events Calendar

July

4
Independence Day
Federal Reserve Bank
Holiday

August

4-8
Judge/Bradley Leadership
School, State College

5-6
Shale Gas Supply Chain,
Canonsburg

September

5-7
Fall Leadership Conference,
Seven Springs Mountain
Resort, Champion

19-20
Marketing Conference,
Annapolis, MD

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