

KEYSTONE

Extra

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Credit Unions in the News

Events Calendar

Tis the Season for Giving

Tis the season for giving and credit unions know how to make the holidays a little brighter for needy children and families, as well as their communities.

Whether it's a Salvation Army Angel Tree, Toys for Tots, or adopting a family and providing them with food and gifts, the smallest gifts bring joy to those in need, and the reward of giving is a treasure that lasts a lifetime.

Longtime **Horizon FCU** member William Craver delivered nine bicycles to the Williamsport branch for the Toys for Tots campaign. Craver, a member of Horizon for 23 years, has made this delivery for the past eight years since he took a part-time position with the Pennsylvania Department of Transportation. He also delivered six bicycles to the PennDOT District Three



William Craver (third from right) delivers bicycles to Horizon FCU for the Toys for Tots campaign. Accompanying Craver are, from left: Corey Craver (grandson); Jim Craver (son); State Senator Eugene Yaw; John Craver (son); Craver; John Coffelt (son-in-law); and Jessica Pennings, Horizon FCU Branch Manager.

Toys for Tots campaign. Craver said he felt blessed to be able to purchase bicycles for local children for distribution by the



One of the joys of the holiday season is to say "thank you" and wish you a New Year filled with Health, Happiness, and Prosperity.

May your holidays be Merry & Bright.

Williamsport Detachment of the Marine Corps League's Toys for Tots program. Accompanying Craver on his delivery to the credit union were members of his family and State Senator Eugene Yaw (R-Lyc). The family plans to take over the tradition that Craver had started. Horizon hopes that the Craver family's generosity sparks others to step up and follow in the credit union philosophy of *People Helping People*.

Through its InProve Charitable Giving Program, **Erie General Electric FCU** employees participated in numerous activities this holiday season, including hosting a



holiday party for children of the YMCA Kids Club at the John E. Horan Garden Apartments. A new entertainment center, TV, and games were presented to the children.

In addition, the Credit Union SuperFan, Bubba Luv, presented a check for \$500 to the YMCA program. CEO Gail Cook, a member of the InProve Charitable Giving Program, had this to say, "I feel that what makes us stand out among financial institutions is the fact that everything we do comes from the heart. We do it because we want to, and because we genuinely feel that we can make our community a better place to live, work, and play."

Thirty-eight **First Commonwealth FCU**, Lehigh Valley, employees donated Christmas gifts for the kids at Camelot for Children. The kids, ranging in age from 1 to 18, will receive their gifts at Camelot's annual Christmas party.



First Commonwealth FCU's Card Services Processor Gloria Floyd and Card Services Supervisor Lori Paules with gifts donated by employees.

Camelot for Children is a non-profit organization founded in 1987 where seriously and terminally ill children can meet and play.

Members and employees of **First Capital FCU** have certainly gotten into the spirit of the season, bringing dozens and dozens of toys to branches daily for the Toys for Tots program. On December 13, Teresa Rash, an employee at one of the Select Employee Groups, dropped off dozens of toys collected from 60 friends and guests who attended a holiday drop-in at her home.



Diamond Credit Union hosted a Salvation Army Angel Tree at its Pottstown office and members and employees provided gifts for 80 underprivileged children in the Greater Pottstown area.



Angie Strohm, Marketing Coordinator; Josh Stoudt, Membership Officer; and Andrea Sawchuk, Branch Manager, prepare the donated gifts.

Riverset Credit Union, Pittsburgh, staff participated in the Salvation Army's Angel Tree program this holiday season, by adopting and providing gifts for 30 children in the area.



Employees of the **Pennsylvania Credit Union**



Association participated in the annual Salvation Army Angel Tree and provided gifts for 25 needy children in the Harrisburg area.

Credit Unions on Parade

Eagle One FCU's Eagle mascot was a big hit during the annual Claymont, Delaware, Christmas Parade. Credit union employees and Eagle handed out lollipops, coloring books and crayons, pretzels, and hot chocolate to parade-goers in front the Philadelphia Pike branch. A short distance down the street at the future home of a new branch, staff distributed Eagle One coffee mugs.



For a fourth year, **Freedom Credit Union** took part in the Hatboro Holiday Parade, an event now in its 51st year. Freedom was a Gold Sponsor, donating \$500 to help preserve the event that was faced with funding challenges. More than 40 Freedom volunteers (employees and their families and friends) handed out candy canes to the crowd. Freedom's fun-loving youth mascot, Dollar Dog, also took part in parade day.



Education & Professional Development

Lessons of Judge/Bradley Last a Lifetime

The survival of the credit union movement is dependent upon the abilities and competencies of the current and future generations of credit union leaders. Whether you're looking to develop the future leaders for your credit union, or enhance your own leadership skills and competencies, the *Judge/Bradley Leadership School* offers a positive, relative learning environment to develop into tomorrow's credit union leader.

"By attending *Judge/Bradley* I learned more about who I am and what needs to change to make things happen within my credit union. It is something that cannot be put on paper or explained in a text book. *Judge/Bradley* challenges you to make a change and prove that what you have learned really can work if you use it the correct way. The experiences are a challenge and the networking skills we learned are amazing," said Kasi Kowal-Devinney, Keystone United Methodist FCU.

Apply for Scholarship

For 57 years, the *Judge/Bradley Leadership School* has offered attendees the opportunity to build upon leadership skills which last a lifetime. Planning for the 2012 class is underway. In the meantime, be sure to apply for one of the many *Judge/Bradley Leadership School* scholarships available through the Association. Don't delay — the submission deadline is December 31!

SAVE the DATE: August 5-9, 2012. For more information, visit the *Judge/Bradley Leadership School* web page under Education at www.pcua.org.

Awards & Scholarships Year-End Deadline

Don't forget the December 31 deadline for the Association's 2012 Awards and Scholarships nominations and applications, including:

- The William W. Pratt Professional of the Year for credit union professionals at the executive leadership level.
- The Joseph A. Moore Volunteer of the Year award for a credit union volunteer.
- Professional development scholarships for: Judge/Bradley Leadership School; Annual Convention; Fall Leadership Conference; and Credit Union Director/Volunteer Conference.
- Credit Union Community Awards include: Dora Maxwell Social Responsibility Award; Louise A. Herring Award for Philosophy in Action; and Desjardin Youth and Adult Financial Education Awards. Chapters are encouraged to enter, as well.
- Communication Awards recognize credit union efforts in newsletters, annual reports, and websites.

[Click here](#) for guidelines and entry forms.

Products & Services

Opportunity Exists to Experience Revenue Boost

Having reached the final quarter of 2011, there remain some major road blocks to significant improvement regarding the health of the economy in general and credit unions specifically.

While we haven't seen a significant drop in interchange income this last quarter, industry forecasters sense a possible 10 bp hit could come in 2012. Add to this, the latest announcement by the Federal Reserve that it will hold short-term interest rates near zero through mid-2013 and it seems clear that credit unions will need to reassess how to increase income in an effort to start the new year on a positive note.



Offer the products and services that your members want and need.

Faced with their own economic realities, consumers are looking for the best service and the best value when considering everything from groceries and gasoline to financial products and services. However, according to a survey of the 20 largest banks by *MONEY Magazine*, standard fees for such things as using an out-of-network ATM, receiving a paper statement, completing transactions with a phone representative and using debit cards are on the rise. Plus, only five of the 20 large banks surveyed offer a no-catch free checking account.

Be aware of account acquisition opportunities.

This big bank trend toward more fees represents a significant opportunity for credit unions to increase their market share. An assessment by the financial services market research and strategy firm, *ath Power Consulting*, reinforces this fact. According to its survey of nearly 3,200 U.S. retail banking consumers, on average only 37 percent of customers were satisfied overall with their primary banking institution, and only 27 percent of customers of the three largest banks in the country are happy. What's more, findings show as many as one in five consumers report a high likelihood of changing primary institutions in the near future. Of the top-20 banks, 50 percent more customers indicate they are "likely to switch" than consumers who do business with community banks and credit unions.

John M. Floyd and Associates can help you identify opportunities to grow revenue in 2012. Contact your [Association Account Executive](#) to learn more.



West Branch Valley FCU Relay for Life team members Diane Foresman, Kendra Long, and Jamie Rinehart sold 126 poinsettias and raised nearly \$245 to benefit the team. The flower sale is the team's largest fundraiser of the year.



Lori Levengood, VP of Lending for Diamond Credit Union, speaks to a class at Pottstown High School about building and maintaining good credit. The class is part of "Diamond in the Classroom," which provides financial life lessons in the school's Personal Finance curriculum.



Left: The pirates landed at Lesco FCU in time for its annual Member Appreciation Day. With the right key, members could open the treasure chest to win a cash prize. Pizza, cookies, and drinks were also served throughout the day.



Service 1st FCU hosted its Second Annual Chili Cook-off and raised \$750 for AGAPE to aid local victims of the September flooding. From left: Branch Manager Tom Rambo; AGAPE Board President Rev. David Rosenberger; Financial Service Specialist Eileen Cizewski; and Branch Manager Jennifer Neidig.



Emelia Woodruff, Business Development Supervisor for Erie General Electric FCU, was the recipient of the first Pay It Forward Fund Award through the Erie Regional Chamber and Growth Partnership. Winners must be recent college graduates with a Bachelor's degree, committed to living and working in northwest Pennsylvania, and have plans to "pay it forward" through future philanthropy, acts of kindness, and community service. Her \$500 award is to help pay down her student loan principal.

Right: WEST-AIRCOMM FCU held a coloring contest for young members at its Moon and Beaver branches. Prizes included two \$25 gift cards for a toy store and two 53-inch stuffed Teddy Bears. Erin Forrester presents a bear to Christopher, who has been a member most of his life.



December

25
Christmas

26
Federal Reserve Bank
Holiday for
Christmas

2012

January

1
New Year's Day

2
Federal Reserve Bank
Holiday for
New Year's Day

15-18
CEO Summit
Key West, Florida

16
Martin Luther King, Jr.
Birthday
Federal Reserve Bank
Holiday

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