

KEYSTONE

Extra

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Project Zip Code Makes Grassroots Count

Do you know what legislative districts your members live in? Can you locate the geographic areas of your membership for potential branch/ATM locations?

With credit unions growing and members moving across town or to different parts of the country, it can be time-consuming to identify specific areas for political or business development issues.

Project Zip Code is a constituent matching program that connects credit union members with their state and federal representatives without compromising the security of your member data. No membership information leaves the credit union database.

Project Zip Code (PZC) is now available by download. By having Project Zip Code in a download format, you will be able to upload your membership totals faster and receive legislative redistricting updates as soon as they are available.

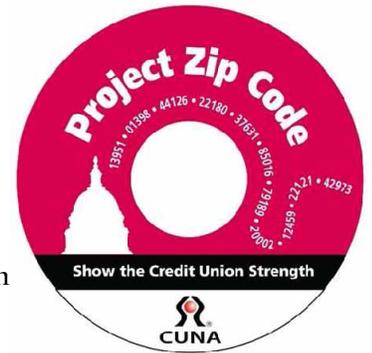
In addition to creating the national Project Zip Code database, it is still a great tool for credit unions to use in their marketing activities. Queries and membership count reports can be done

down to the ZIP code level by users of the program. These tools help credit unions of every size plan ATM placement and branching opportunities.

As we prepare for the 2012 elections, it is crucial that credit unions examine their office location(s) in relation to Pennsylvania's new legislative maps. PZC will securely match membership data to the current 112th Congressional districts and state legislative districts, in addition to the new legislative districts that are being created post 2010 census.

The program provides the ability to accurately tell each legislator, from Senators and Congressmen to County Commissioners, how many credit union members reside in their district.

continued on next page



State Supreme Court Tosses Out Redistricting Plan

The redistricting created as a result of the 2010 Census has changed Pennsylvania's Congressional map, as well as the state House and Senate maps.

While the Congressional redistricting has been approved, in breaking news Wednesday, the Pennsylvania Supreme Court remanded the state legislative redistricting plan back to the Legislative Reapportionment Commission (LRC).

This means the 203 state House and 50 state Senate districts must be redrawn with NEW boundaries. The two-page order said current district lines will remain until the commission comes up with a new plan that passes legal muster, which could mean that changes might not take effect for two years.

This ruling does NOT affect the new congressional district boundaries. Click here to view the new Congressional district map.

Its impact can only be effective if all credit unions participate in the program.

PZC is available by download at www.pzconline.com/install, as well as privacy information.

Note: Credit unions that have run past versions of PZC are not current. Credit unions will need to download the new 12.0 version for current statistics and district information.

A [Project Zip Code User Manual](#) provides step-by-step instructions for installing the program; uploading membership data securely; and compiling data on membership into specific report formats.

Information about Project Zip Code can be found under the Government & Political Affairs tab at www.pcua.org. Click on Project Zip Code.

If you have questions about redistricting or need assistance with Project Zip Code, please contact Christina Mihalik, Association VP, Governmental Affairs, at christina.mihalik@pcua.org.

Compliance & Operations

Save the Date for Spring Compliance Town Meetings

The Association's Compliance & Operations Department is busy planning its spring Compliance Town Meeting series.

While the agenda is still being finalized, it's not too soon to mark your calendar for the scheduled meeting dates and locations.

The format of the sessions remains the same: The first attendee from a credit union is free; \$50 per person for each additional attendee from the same credit union. Registration starts at 12:30 p.m., with the session to be held from 1:00-4:00 p.m. Refreshments will be available, however, lunch is not included.

Save the date for these Compliance Town Meetings:

April 10 – Youngwood — Westmoreland County Community College

April 11 – Butler — Butler Health System

April 12 – Meadville — Holiday Inn Express

April 17 – Trevoise — TruMark Financial Credit Union

April 18 – Wyomissing — Utilities Employees Credit Union

April 19 – Altoona — Hollidaysburg Knights of Columbus

April 24 – Wilkes-Barre — Cross Valley FCU

April 26 – Harrisburg — PCUA Headquarters

If you have any questions or suggested topics, please contact John Kilduff, VP, Credit Union Services, at john.kilduff@pcua.org.

Education & Professional Development

A Look at Upcoming Front Row Webinars

A partnership between nationally recognized speaker, Rory Rowland, and the Association's Education Department, *Front Row Webinars* brings to your credit union cost-effective webinar solutions.



Controlling Expenses without Choking Growth

February 7, 2:00 p.m.

Association-member credit unions: Receive one FREE connection!

[Click here for details!](#)

Cost control is a hot topic, but do you know where to start? This webinar will help you face the challenge of doing more with less. Learn how to be a high performing credit union while still managing costs. This webinar will cover cost management strategies that will help you face the challenge of doing more with less. Webinar highlights include:

- Learn how to identify and eliminate unnecessary performance issues, products, and unproductive efforts
- Discover key steps to operating efficiently
- Take control of budgeting process
- Sample forms, reports, policies, and formulas that you can use

The 2020 Vision of Marketing: A Focus on Purpose

March 14, 2:00 p.m.

\$169 per connection

Marketing in the next 10 years must make a dramatic shift from quarterly focus to long-term viability. That means abandoning ROI on direct mail for the discipline of measuring reputation. Credit unions need to look beyond the newsletter articles promoting products to enabling communication with members through social media tools. The harsh reality becomes one of relevance.

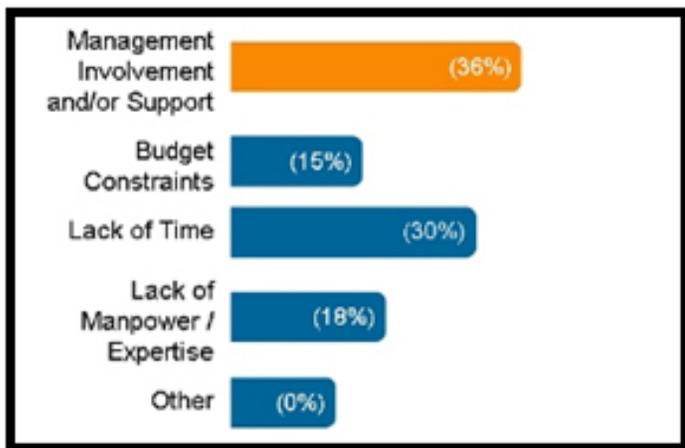
Are marketers today equipped with the relevant talent and skills to become communicators rather than product pushers? This session you will learn how to narrowly focus your efforts to differentiate and how to measure member loyalty.

[Click here for details and to register.](#)

Breaking the Barriers with Agility's Help

In a recent posting from the [Agility Recover blog](#), Agility Recovery, a PCUA business partner through CUNA Strategic Services, introduced its new LinkedIn group, [The Agility Community](#). This online group has been a hub for the sharing of great discussions and thought provoking questions focused around disaster recovery and emergency preparedness.

In a recent poll the question was asked, "What is the biggest hurdle you must overcome for disaster recovery planning?" The results show that "gaining support from upper management" remains to be one of the largest obstacles faced by business professionals today.



While disaster recovery planning is often perceived internally as a complex and daunting task, this doesn't have to be the case. Watch Agility's [archived webinar](#) on securing management support for business continuity and learn the important steps you can take to break through the clutter.

The truth is you cannot prepare for every disaster your credit union may face. But you don't have to face the unknown alone and empty handed.

With over 20 years of experience, Agility has learned a few things along the way, taking pride in their community-minded focus. In addition to sharing information via blogs and their LinkedIn community, Agility produces a number of [webinars](#) on key topics related to disaster recovery and the issues facing specific industries on preparedness.

If you have additional questions or would like to talk with a recovery professional about your business continuity, [click here](#) or contact your Association [Account Executive](#).

Next Two Discovery Webinars: Human Capital and Economic Update

CUNA Mutual Group is pleased to offer a series of Discovery webinars as part of its ongoing commitment to education on issues impacting credit unions. The sessions are absolutely free – there is no cost to attend sessions or to view the recordings.

Be sure to reserve October 9, 2012, on your calendar for CMG's 3rd annual, daylong Online Discovery Conference. The event is free and open to all credit union industry professionals. Registration opens this summer!

Two webinars will be offered in March. On Wednesday, March 14, David Martin, Director of Employee Benefits, will introduce the audience to a new world of employee benefits and explain how credit unions should manage their human capital.

On Wednesday, March 28, Dave Colby, Chief Economist, will share two possible scenarios of the economic environment going forward and what this means for the nation's credit unions in his economic update.

Mark your calendars and register for other 2012 Discovery events:

- April 11 – *Mobile Lending: The Trends and Issues Impacting Your Credit Union*, presented by John Putman
- April 18 – *Regulatory Compliance Update*, presented by Bill Klewin
- May 2 – *Mobile Financial Services: The New Frontier*, presented by Ann Davidson
- May 23 – *Member Business Lending: Get the Volume Without the Noise*, presented by Brad Mundine
- June 17-20 – 17 Discovery sessions will be offered at *CUNA's America's Credit Union Conference (ACUC)**
- October 9 – *3rd Annual Online Discovery Conference*

To register and learn more, follow us on Twitter @CUDiscovery or visit www.cunamutual.com/discovery/webinars.

*CUNA Mutual Group will offer its popular Discovery breakout sessions during CUNA's 2012 America's Credit Union Conference, June 17-20, in San Diego, California. The sessions will be led by credit union experts and designed to help credit union leaders solve problems, capture opportunities and address current market challenges. The small session sizes foster networking opportunities and strong connections among attendees.

Conference registration can be found at acuc.cuna.org.



Cross Valley FCU's mascot Scottie Saver and Wilkes-Barre/Scranton Penguin's mascot TUX congratulate Ms. Beven's First Grade class at Mill City Elementary School for accepting the Robo's Reader Challenge and excelling by reading over 1,000 books! Cross Valley has been a sponsor of the Robo's Readers Challenge since it began in 2007.



First Capital FCU rolled out its mobile banking iPhone App in January with a full QR code campaign, which includes: billboards, direct mail, posters, banners, and information on website, as well as t-shirts worn by staff.



AmeriChoice FCU recently honored employees who exemplify the AmeriChoice core value system. Kipp Stecher (center), President/CEO, recognizes the two biggest award winners: Todd Reynolds and Brad Grissinger. Reynolds was selected by Stecher to receive the 2011 President's Award, which honors the employee who consistently goes above and beyond on a daily basis and has made the biggest impact to the credit union. Grissinger, the 2011 AmeriStar Employee of the Year, was chosen by his peers for providing outstanding service to a member or fellow co-worker.



P & G Mehoopany Employees FCU CEO Kim Zelna (center) presents donations to representatives from the Ronald McDonald House of Scranton; Seven Loaves Soup Kitchen, Inc.; Tunkhannock School District Special Ed Room 1 Tiger House; and the Dietrich Theater. The funds were raised through the credit union's Baskets for Charities raffle for 10 themed baskets.

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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.