

KEYSTONE

Extra

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New Look for Shared Branching, ATM Networks

Rebranding to Maximize Consumer Recognition

CO-OP Financial Services launched a new look for its shared branching and ATM networks on August 13.

"This is the beginning of a multi-year program to rebrand our shared branch network, as well as our ATM network, to maximize consumer recognition of these key credit union services," said Stan Hollen, President/CEO, CO-OP Financial Services.

Convenient, easy access is one of the strongest benefits credit unions can offer, and the new branding is intended to leverage that convenience. The new CO-OP Shared Branch logo replaces the previous CU Service Centers "s wirl" logo, while the new CO-OP ATM logo replaces the previous CO-OP Network logo to more clearly brand their growing fleet of surcharge-free ATMs. Migration to the new logo will be done in a phased approach for the benefit of current shared branch users, as well as participating credit unions and state networks.

Drawing on the CO-OP name, which is already well known to consumers through the ATM network, presents the opportunity to make the unique credit union concept of shared branching much better known, as well.

It is important that credit unions reassure members that the new CO-OP logos do not signify any change in the member's service, or require any action. Credit unions should emphasize the nationwide access and convenience offered by the credit union as a CO-OP network participant. And point out how easily the member can find the service they need, wherever they are, just by looking for the CO-OP logo.



A launch kit was sent to participating credit unions last month to help prepare for rebranding. "The new logos and other promotional materials will contribute to member convenience, and help credit unions attract new members," said Hollen. "Shared branching and surcharge-free ATMs provide the industry with a significant competitive advantage over banks, as CO-OP Shared Branch ranks fourth nationally in terms of financial institution branch outlets, and CO-OP ATM is larger by far than any proprietary bank network."

A new and improved locator site, www.co-opsharedbranch.org, is now available to members, as well as phone support at 888-SITE-CO-OP. In addition, smartphone locator apps for both iPhone and Android devices have been updated and are available through iTunes and Google Play.

CO-OP Shared Branch includes 5,000 "live teller" branches, enabling members to enter participating credit union branches and conduct their business as if they were at their own home branch.

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Education & Professional Development

New & Improved Compliance Trainings

Ensuring all staff and volunteers are up-to-date on regulatory requirements and compliance updates can be a difficult task. To answer this need, the Association offers a comprehensive onsite Compliance Training service. John Kilduff, CU Compliance Services Administrator, and Joanne Broderick, Senior Compliance and Operations Officer, recently provided some insight into the development of the new and improved programs.

Q: Why did you choose these training topics?

A: Some are required training, for example credit union staff and volunteers are required to have BSA and Red Flag/ID Theft training annually. Other topics, such as Consumer Deposit Accounts, IRA and ACH Basics, and NCUSIF have been the subject of many calls to our 1-800 Compliance Hotline. Therefore, we know that credit unions are searching for additional training on these issues.

Q: What is your most popular/most requested topic?

A: Obviously BSA get the nod, but folks like the *Risk Management for Front Line Staff* as it contains stories about typical fraud situations experienced in credit unions and how to detect and react to it.

Q: It is clear that a lot of research and preparation has been done for these programs – anything you want to highlight?

A: Yes, we do a lot of reading and research to make sure we are presenting clear and accurate information. And Colleen Mateer designs the best PowerPoints ever!

Q: Have you had any funny or unusual situations during a training session?

A: While training a staff after hours in the lobby of the credit union, one of the staff members had to bring their (cute as a button) toddler son along. The staff sat on the floor and rolled a ball around with him as the listened to *Risk Management for Front Line Staff* training. His adorable belly laughs were enjoyed by all!

Several years ago I visited a credit union to conduct onsite BSA training. My first slide said “BSA”...and I asked everyone what the initials stood for. One employee said “Boy Scouts of America” and everyone laughed. I think she was serious though, and I knew at that moment the training was needed. The training went well, but afterwards my first slide spelled out the words “Bank Secrecy Act” to avoid any confusion.

Convenient scheduling, knowledgeable and caring presenters, and affordable pricing – the Compliance Training program is the solution to your staff training needs.

Click [here](#) for program details.

Memories of H.R. 1151

By Jim McCormack, President/CEO

On February 25, 1998, the Supreme Court ruled 5-4 against multiple-group chartered credit unions using the language found in the *Federal Credit Union Act*. This legal action stemmed from a case where a North Carolina credit union added select employee groups (SEGs) to its single group charter. The local bankers sued and the ABA joined the suit. For years, the case went through the courts and appeals process. Ultimately, it was heard by the U.S. Supreme Court whereupon credit unions received a negative verdict. The only remedy was to enact a new law that would permit multiple-group chartered credit unions to negate the Supreme Court decision.

Our own U.S. Congressman Paul Kanjorski, representing primarily the northeastern portion of the state, stood up in support of credit unions. Kanjorski, along with Ohio Congressman Steven LaTourette, introduced legislation to permit multiple group charters for credit unions. A lot of work went into drafting the legislation from the then “League” board and credit unions from the Wyoming Valley, particularly then Board member John Kebles. This bill became known as H.R. 1151, the *Credit Union Membership Access Act* and spurred *The Credit Union Campaign for Consumer Choice*. This campaign united all credit union groups and the CUNA Mutual Group was a key player.

A rally was held in Washington, D.C., on a very, very hot July day to gain support from the U.S. Senate. Bankers were doing everything they could to defeat the bill, including pressuring Rep. Kanjorski, who was a member of the House Financial Services Committee.

New Look for Shared Branching

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The network also includes more than 2,000 self-service devices at credit union branches and in select 7-Eleven stores. CO-OP ATM provides access to 30,000 ATMs nationwide, including 9,000 deposit-taking ATMs. CO-OP Shared Branch and CO-OP ATM locations can be found in all 50 states.

There are currently 150 shared branching outlets in Pennsylvania, serving members of more than 50 participating credit unions.

For more information on shared branching or the new logo, please contact [Sandy Shenk](#), PaCUSC State Coordinator, ext. 5267, or your [Association Account Executive](#).

On July 14, close to 6,000 credit union leaders, with nearly 1,000 from Pennsylvania, rallied on the U.S. Capitol steps in support of H.R. 1151.

The Pennsylvania delegation came together at the last minute through a conference call with Chapter Presidents who rented busses, vans, and any other transportation mode to get people to D.C. Despite a sweltering day, the rally was a success, and we caught the attention of Congress. The day finished with well-known happy hour at the Hard Rock Café in D.C. with 701 Pennsylvania leaders.

Also in attendance were Rep. Kanjorski (speaking at right) and then CUNA Chairman Buck Levins. Those of you in attendance may recall me in my "scully," a remnant from the 1991 rally. Like true Pennsylvanians, we worked hard and partied hard that day!



Prior to 1997-98, credit unions were not really involved in advocacy. But when our backs were against the wall, we showed our mettle when it counted! We now work together and take advocacy very seriously. We don't want to find ourselves in a life or death situation ever again.

On August 7, 1998, President Clinton signed the *Credit Union Membership Access Act*. While not a perfect bill, it allowed credit unions to retain and add SEGs, for without this, many credit unions would not have survived nor grown.

My thanks to the old timers who were there to make a difference. [Click here](#) to tell me your memories.

Products & Services

Your Members Are Mobile, Shouldn't Your Loans Be, Too?

Credit union members will be able to start their loan application process on their smartphones using technology developed by and available through CUNA Mutual Group.

The Smartphone Loan technology allows loan applicants who are credit union members to begin the loan application process from wherever they are — an auto dealership, their kitchen table, or sitting in their old car — on their Smartphones. The technology is a mobile version of CUNA Mutual's loanliner.com® product, used by more than 500 credit unions nationwide.

"By clicking into your credit union's website, you'll be able to easily access a loan application just as if you were sitting at your computer," says John Putman, Director of Lending Business Systems at CUNA Mutual

and product leader for Smartphone Loans. "This is not a mobile app that requires downloading, so the process is secure and simplified."

CUNA Mutual's mobile technology is in response to the growing number of people who use their Smartphones to conduct business, especially younger consumers. According to research the company conducted with the University of Wisconsin-Whitewater last year, students said they would be more likely to join a credit union if access to products and services was available through mobile channels.

"We know credit unions want to increase their loan volumes and attract younger members," Putman states. "This Smartphone Loan technology accomplishes both."

For more information, contact your [Association Account Executive](#).

Simple Steps Earn Non-Interest Income

Credit unions just like yours are consistently trying to enhance the value of membership while at the same time create new streams of non-interest income. You can do both with the Sprint program through Invest in America. Benefits of this exclusive credit union member discount program include:

- Marketing incentives = \$ for the credit union (regardless of whether or not your members use Sprint services)
- FREE marketing materials for statement mailings and lobby distribution
- Requires little to no effort

This program is simple to manage and the level of non-interest income you can earn is considerable. Your credit union earns marketing incentives even if your members do not take advantage of the Sprint member discount program.

Enroll by September 1, 2013

Every October begins a new fiscal year (October 1, 2012-September 30, 2013) with Sprint. Sign up to participate by September 1 and complete a few other specified marketing activities for your credit union to qualify for the maximum incentive.

To see how much your credit union could earn from the Sprint program, contact your Association Account Executive. Currently, there are more than 1,800 credit unions participating in the Sprint program, earning non-interest income from their participation; shouldn't you, as well?

Already Enrolled in the Sprint Member Discount Program?

Don't risk losing the maximum Sprint marketing incentive. [Click here](#) to renew for the upcoming 2013-2014 contract year. Contact your Association [Account Executive](#) with questions.

Credit Unions in the News



First Capital FCU's young Deep Sea Savers and Rock Star Super Savers sing Happy Birthday to Scuba Sammy and Roxy Rockstar, during a Birthday Bash marking the 1st birthday of the youth programs at a York Revolution baseball game.



Bellco FCU hosted its annual Member Appreciation/Shredding Event at its Wyomissing location. More than 250 members had documents shredded and had lunch.



The Erie Chapter of Credit Unions presented its 2013 James J. DeDad Scholarships. A total of \$8,500 was awarded to six credit union members pursuing a higher education. The scholarships are named in memory of James J. DeDad, former president of the Erie Chapter and WWII veteran. Pictured are some of the scholarship winners: Austin Kanonczyk, representing his brother Alex; Larry Langdon, Erie Chapter President; Deanna Peterson; Monica Main; and Dakota Deal.



Northumberland County Schools FCU CEO Brenda Raker delivers the Central PA Chamber of Commerce school bus to Tea Jay Aikey, Executive & Finance Assistant. The credit union's 5th Annual Stuff the Bus campaign is collecting school supplies for children throughout the month of August. This is the first year the Chamber has joined the effort as a collection site.



Discovery FCU CEO Ed Williams presented \$1,000 scholarships to college-bound credit union members: Amanda Mahon (top), graduate of Wilson High School, and Ashlee Snyder (below), graduate of Oley Valley High School. Both will be attending Penn State University in the fall.



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



Events Calendar

September

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Labor Day
Federal Reserve Bank
Holiday

5-7

Fall Leadership Conference,
Seven Springs Mountain
Resort, Champion

19-20

Marketing Conference,
Annapolis, MD

October

9-10

Lending Conference,
State College

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Columbus Day Observance
Federal Reserve Bank
Holiday

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