

KEYSTONE

Extra

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Chapters Stimulate Credit Union Collaboration

Five years after the Pennsylvania Credit Union Association (League) was organized in 1934, there were 12 organized chapters in the state. Today, there are 23 active chapters in Pennsylvania.

Julia Connor, Managing Director of the League in 1940 stated, "the credit union movement develops more rapidly where an active chapter is functioning... A good, live chapter will do more to stimulate the individual credit union than almost anything else."

Since the Great Depression and the early days of the credit union movement, chapters have been on the front lines in political advocacy, employee training, information sharing, and breeding credit union leaders who are recognized in their communities.

Chapters bring credit unions together in the form of collaboration, working together to strengthen each other and for the betterment of the movement. They play a necessary role for social contact, sharing best practices, swapping ideas that help serve members better, and brainstorming. Their events represent good food, conversation, fun, and community support. Chapters are a constant work in progress, adapting to the changing credit union and financial services environment.

"The Chapters are an extension of the Association and as such, they play an important role in creating networking opportunities for member credit unions," said John Kilduff, Association VP, Credit Union Services. "The Chapters also are critically important to the Association's mission of spreading our legislative and regulatory advocacy message throughout Pennsylvania and in the hallways of



Chapters that participated in the 2012 PAC Chapter Challenge were recognized during the Chapter Leaders Retreat in early August. Chapter representatives, from left: Paul Wagner, Harrisburg; Wendy Kingsland, Pittsburgh; Gary Loomis, Monongahela Valley; Bernie Easley, Pittsburgh; Jim McCormack, Association President/CEO; John Paterra, Monongahela Valley; Amber Renick, York; Tom Wojtaszek, Beaver Valley; and Christina Mihalik, Association VP, Governmental Affairs.

government, in order to improve the operating environment for credit unions."

Kudos to the many professionals and volunteers who serve on their respective chapter boards. These individuals work hard to plan meetings, including visits with local, state and federal elected officials, and coordinate special social events and fundraising activities.

It's no secret that Chapters are struggling with getting younger people involved, attendance at meetings, and finding new chapter volunteers to serve on the board and committees. Some chapters have transformed the traditional monthly evening meeting into a quarterly schedule, with breakfast or luncheon meetings focused for credit union management.

Chapters deserve to be recognized for their involvement in the community, as many hold fundraisers or provide volunteer support for charitable organizations and community service groups. Chapter

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Make a Difference: Become a Trained Tax Volunteer

The Volunteer Income Tax Assistance Program (VITA) offers free tax help to low- to moderate-income (generally, \$50,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country.

The Internal Revenue Service is seeking community volunteers to provide free tax help to qualified individuals during the tax filing season.

The VITA program fits the credit union philosophy of *People Helping People*, and many credit unions offer their sites for tax preparation, and/or provide volunteers. If you are looking for a way to help in your community, then consider becoming a tax volunteer.

10 Things to Know about Becoming a Community Volunteer for VITA

1. No previous experience is required. Volunteers receive specialized training and, if tax preparation is not preferable, have the option of serving in a variety of other roles.
2. If you are fluent in a language other than English, you can help those who do not speak English understand their tax return.

Chapters

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golf outings have raised tens of thousands of dollars for local hospitals, area United Ways and other community-based groups, as well as the Pennsylvania Credit Union Foundation.

A number of chapters also present scholarships to students for continuing education.

The Association has scheduled several *Meet Your Association* joint chapter meetings in the coming months. Staff from the Association will provide an overview of the activities of the Association and its service corporation.

The first meeting was held earlier this month for the Greensburg and Johnstown Chapters. Future meetings include:

September 11: Wyoming Valley/Scranton

October 2: Harrisburg/York

October 24: Beaver Valley/Pittsburgh

November 7: Montgomery, Philadelphia, Delaware County

Watch for your chapter notice for more details.

Support your local chapter and encourage your staff to get involved. Credit unions may attend the chapter of their choice, and can belong to more than one chapter.

3. IRS provides free tax law training and materials needed to prepare basic individual income tax returns.
4. Volunteers become familiar with deductions, allowable expenses, and credits that benefit eligible taxpayers, such as the Earned Income Tax Credit, the Child Tax Credit, and the Credit for the Elderly.
5. The hours are flexible. Volunteers generally serve an average of three to four hours per week from mid-January through the tax filing deadline, which is April 15, 2013.
6. Volunteer sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations.
7. Most VITA sites offer free electronic filing for both federal and state tax returns.
8. As a tax volunteer, veterans (and non-veterans alike) may choose to help military personnel and their families.
9. Volunteers will become part of an established program that has helped community members file tax returns at no charge for more than four decades.
10. You can make a difference as a tax volunteer.

Last year, nearly 99,000 community volunteers answered the call and made a difference by preparing over 3.3 million tax returns for free at more than 13,000 locations nationwide.

Additional information about becoming a VITA volunteer is available on the [IRS website](#).

Membership in Action

Did you know? In the first six months of 2012, the Pennsylvania Credit Union Association ...

- Compliance Officers responded to 1,789 email and telephone inquiries.
- Education Department offered training through more than 60 webinars and 75 hours of in-person educational sessions, to more than 1,500 CEOs, staff, and volunteers.
- Governmental Affairs monitored more than 70 bills in the Pennsylvania General Assembly that could impact Pennsylvania credit unions and their members.
- Staff prepared comment letters to convince NCUA to revise final regulations on CUSOs and loan participations. As originally drafted, it would have had negative consequences for credit unions that own or conduct business with CUSOs, and could have strangled the loan participation marketplace.
- PCUA's website had 26,000 visitors looking for information.

To learn more about how the Association works for its member credit unions, [click here](#).

Education & Professional Development

The Road Ahead

Payment Systems Conference

September 26-27

Sheraton Station Square, Pittsburgh

The world of payments is moving quickly these days. Sometimes it is difficult to remain on top of what changes are necessary and what impact they will have to you and your members. At the Payment Systems Conference, Mike Zeig, VP/Business Leader, MasterCard, and Dean Nolan, VP, Emerging Markets, MasterCard Worldwide, will present insight from the network perspective on the road map and transition to EMV/Chip cards, as well as the evolution of mobile payment technologies such as mobile wallets and P2P Payments.

Zeig and Nolan will provide a credit union perspective on regulations and new technologies that have had a dramatic impact on the plastic card industry. From the CARD Act and Durbin Amendment to EMV chip card, contactless payments and NFC technologies, there's a lot going on. You will learn from one credit union how it approached these changes, from the planning stage to execution.

Join us for an in-depth look at The Road Ahead, and leave better prepared



to compete in an ever-evolving payments market.

Registration reduced to only \$129! Credit unions under \$30 million in assets, just \$97! [Register today.](#)

Follow the conversation @pcua #PAYmentInnovation

Come On, Get Social!

Social Centric Conference

October 10-11, Harrisburg

Blogs. Facebook. Twitter. YouTube. Flickr. MySpace. Web 2.0. It's enough to make anyone's head spin. However, understanding and using social media effectively is a key strategy for credit unions connecting with their members.



Mark Arnold, President, On the Mark Strategies, will discuss everything you need to know about social media: from the basic to the advanced. He will share how social media is not about using all the new toys to be hip, but rather about engaging your member.

Arnold will also discuss IM, live chat, text alerts, social networking, viral marketing, blogs and podcasting. Are these emerging technology marketing trends or just the latest fads that will fade away? As the marketing and technology fields merge, marketing executives must have a firm grasp on the latest technologies and how to best use them to reach their members. As an award-winning marketing executive and author, Arnold provides thoughtful insights for credit unions to consider.

View Arnold's video on [Youtube](#).

Whether you've been doing social media at your credit union, just dabbling in it, or considering it, this is the conference for you. [Come on, get social!](#)

Tweets @pcua #SocialCentric

Products & Services

Merchant Lending: The Business Lending Booster

If your credit union is currently involved in small business lending, or you are seriously considering adding it to your product mix, you already know it can be a great revenue generator and a wonderful way to deepen ties to your community. Now, take those benefits to the next level with merchant lending.

Merchant lending, the practice of providing point of sale financing at local retail establishments and medical offices, is the perfect complement to your credit union's business lending strategies. For starters, it allows you to offer more services to your business lending partners, as well as create a nice high net profit lending portfolio.

Business members are by nature small business owners and, in most cases, they provide products and services to the consumer population. These businesses

often compete at a local or regional level with large national chains that set the precedent for consumer expectations. And in today's instant gratification environment, those expectations often include on-the-spot financing. If, as their business lender, your credit union can fulfill this need, you not only provide your business members with the products they need to succeed, you create the competitive edge you need to establish growth within your business lending program.

If you think indirect lending is just for automobile dealers, think again. Offer indirect lending capability for your members at retailers that they utilize or your SEG's with infrastructure from [CRIF Lending Solutions](#).

The CRIF Select division can help in every aspect of entering the merchant lending arena – from merchant sourcing and sign up to program promotion and loan processing. Curious how you can start a merchant lending program? Contact your [Association Account Executive](#) or view an [archived webinar](#).



Service 1st FCU's Charity Duck Derby Chair, Tyffani Rupert (left), stands next to second place finisher Doug Van Brunt; Riley Van Brunt; Bill Lavage, President/CEO; and first place finisher Susan Rogutski. The Duck Derby raised \$9,340, which will be combined with funds raised by the Service 1st Charity Golf Tournament, benefitting The Janet Weis Children's Hospital, Danville Child Development Center, and the Ronald McDonald House of Danville.



Members 1st FCU Associates responsible for the new features of the credit union's Mobile Banking application are (l-r) back row: Brandon Whitesel, WAN Programmer Analyst II; Mark Coleman, WAN Programmer Analyst III; front row: Colleen Markel, IT Analyst II; Jess Wetherhold, Project Manager III; Kristin Wycha, WAN Programmer Analyst IV; and Anita McAllister, Assistant Vice President of Development.



LANCO FCU presented Lancaster Area Habitat for Humanity (LAHFH) with a check for \$2,202.40. LANCO donated \$1 to LAHFH for every \$1,000 borrowed in home equity loans during April, May, and June 2012.



Bruce Foulke, President/CEO, American Heritage FCU, presents a \$5,000 check to the Bucks County Veterans Discount Card Program. A similar donation was made to the Montgomery County Veterans Program, as well, for a total donation of \$10,000. The credit union is also offering a special membership deal for veterans, giving them the opportunity to earn up to \$155 by signing up for select services.

Scottie Saver Stevie Phillips of Dallas, PA, received a balloon creation by Justin Credible at Cross Valley FCU's Youth Day 2012 event, attended by more than 600 children and their families.



Events Calendar

September

3
Labor Day
Federal Reserve Bank
Holiday

6-8
Fall Leadership Conference
& Expo, Seven Springs

26-27
Payment Systems
Conference, Pittsburgh

October

10-11
Social Centric Conference,
Harrisburg

18
International
Credit Union Day

18-20
Volunteer Development
Conference, Skytop
(Poconos)

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and webinars.