



Florida Credit Union News

A publication of the Florida Credit Union League

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FCUL and title loan operator clash in Santa Rosa County

The Santa Rosa County Commission was the scene for a debate over interest rates and loan availability on December 9. The county was considering an ordinance to limit the amount of interest that title loan companies could charge when the tone of the debate turned accusatory. A Milton title loan operator suggested that the Florida Credit Union League, Florida Legal Services and the American Association of Retired Persons were all misleading the commission because of comments all three groups had made in support of the county ordinance.

Chris Bover, owner of Express Title Loans, took particular exception to a comment made by Mark Ivester, Vice President of Public Relations & Communications for the League. During his statement to the commission in support of the ordinance Ivester had said that he didn't know of any credit union that wouldn't make loans of

equal amount to what most title loans are. Bover challenged that statement and demanded that the League state how many loans of \$100 are offered in any credit union. In comments made to the press after the meeting Ivester returned the challenge.

"That gentleman needs to go right down the street to the local credit union and find

A Milton title loan operator suggested that the FCUL, FLS and AARP were all misleading...

out if they offer \$100 loans," he said, "and he'll find out that they do."

Phillip Pridgen, President of Santa Rosa County Teachers FCU, who was in attendance at the meeting, stated that his credit union would make a \$100 loan to a member.

Ivester pointed out that the issue be-

fore the commission, though, wasn't how many \$100 loans are outstanding at the credit union. The issue was the exorbitant interest rates charged by title loan shops throughout Florida.

The Santa Rosa County Commission agreed with the comments made by all three groups supporting the ordinance. In fact, the commission was so in favor of lowering the rates that they amended their own ordinance and lowered the limit to 18 percent instead of 30 percent, which was the original proposal.

Two nights earlier, Ivester had appeared at a meeting of the St. Lucie County Commission and argued the same points. The commission, without debate, approved unanimously a 30 percent limit on title loans within St. Lucie County. Daniel Kurek, Manager of the St. Lucie County Credit Union, also attended the meeting to support passage of the ordinance.

Florida Credit Union League Service Group Department Spotlight

Editor's note: The Florida Credit Union News has featured a different FCUL Service Group department each issue for several months. The December spotlight is the Card Services Department.

The Card Services Department of the FCUL Service Group is the link between Florida credit unions and Equifax Card Services. The partnership with Equifax, one of the premier credit card processors in the United States, began three years ago when Equifax purchased the card services system from Bank-One. This partnership enables the Card Services Department to offer a credit/debit solution for credit unions large and small with varying degrees of actual in-house operating time and expense.

Card Services offers three different credit card programs to meet the needs of Florida credit unions. One such program is the *Self-Administered Program*. It is designed for larger credit unions, where all back office functions and credit card data processing are handled by the credit union directly. This product is serviced through Equifax, which also provides training and technical support. All MasterCard and Visa products are available through the Self-Administered option.



Card Services accounting clerk Kelly Messervey processes one of the almost 2,000 accounts processed each day.

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President's Column

Florida Credit Union League Board of Directors

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Monsanto Employees CU

Barry Hughes, CCUE

At Large Director

IBM Southeast Employees' FCU

Tom Napier

At Large Director

Sunshine State CU

Jim Weibert, CCUE

At Large Director

Community Educators' CU

The *Florida Credit Union News* is a monthly publication of the Florida Credit Union League. For business information or subscriptions, write the Florida Credit Union League, call (800) 342-1266, or e-mail gracepf@fcu.org.

President: Guy M. Hood

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www.fcu.org

President's Column

It's Here

This is our last issue of *FCUL News* for 1999. Our next issue will arrive on your desks after the turn of the century

(now, isn't that a unique expression to use). Both our state and federal regulatory agencies report that every credit union in the country is ready for the year 2000. Now, we can only wait, with some apprehension, for what all our hard work and preparation for the Y2K will mean.

Meanwhile, I hope once the new year occurs and you have time to plan your calendars with more detail that you will keep some very important dates in mind. The first is CUNA's Government Affairs Conference in Washington, D.C. This year the GAC will be held February 27-March 1. For the past several years the GAC has been the focal point of extremely critical events that were taking place in the nation's capital. Three years ago we were there when the Supreme Court agreed to hear the appeal on membership. Two years ago we were there when the Supreme Court ruled against us, which led to the launch of the campaign that culminated with the passage of H.R. 1151. Last year we were there to help celebrate our

success. This year we need to be there to make sure our elected officials don't forget us when important issues such as taxation and member business loans are discussed. If you need help setting up appointments and meetings while you are in Washington for the GAC don't forget to call us for help.

The second event to underline is the 66th Annual FCUL Convention & Exposition, June 1-3, at the Orlando World Marriott Center. Our theme this year is "Strength from Within," reminding us that whatever strength we have rests with our credit union members. This year's meeting promises to be bigger and better

than ever. We will culminate this year's convention like we did last year, with a drawing for a motor vehicle. This year we will be giving away a 2000 Volkswagen Beetle, a millennium "bug." Proceeds of the raffle will go to CUPAC.

So, we gather together with our families to celebrate the last holidays of the millennium and eagerly await the new year, century and millennium. We also know that we have much to be thankful for and have many new and exciting challenges ahead of us.

**HAPPY HOLIDAYS FROM THE
FLORIDA CREDIT UNION LEAGUE**

CUNA near the top in Fortune Magazine ranking

The Credit Union National Association (CUNA) has again ranked among the top 25 groups in *Fortune Magazine's* annual survey of the Most Influential Lobbying Organizations in Washington. CUNA was recognized by Capitol Hill staff, Washington lawyers, lobbyists and White House aids surveyed by *Fortune* as number 18, landing in the top 25 in a year when credit unions faced no legislative challenge of the magnitude of H.R. 1151.

"That we have remained in the Power 25 without a galvanizing piece of legislation shows the efforts we have made to build an ongoing political involvement program are succeeding, and our success is recognized on Capitol Hill," said CUNA President and CEO Daniel A. Mica.

Mica credited CUNA's wide range of political involvement programs developed

in the last two years for securing CUNA's place in the Power 25. These programs include "Hike the Hill," the Deduct-a-Buck program and CUNA/league-sponsored campaign involvement schools as examples of initiatives to sustain the high level of political activism established during the Campaign for Consumer Choice. Mica also noted CUNA and league success this past year on such key legislative issues as financial privacy, Y2K preparedness and House-passed bankruptcy reform legislation.

Fortune's survey was conducted this fall by the Mellman Group (a Democratic polling firm) and the Public Opinion Strategies (a Republican firm). That way, official rankings are driven by the opinion of insiders from both parties. Nearly 500 responses to the surveys were received.

NCUA Empowerment Workshop overview

The Empowerment II Workshop, held in Miami on November 12-14, 1999, opened with NCUA Chairman Norman D'Amours holding a "town meeting." D'Amours updated the group on NCUA happenings, and expressed how proud he is of the accomplishments of those faced with the Y2K challenge. He said credit union members should feel safe, should keep their money in the credit union and beware of the scam artists out there just waiting to attack.




Dennis Dollar

Another of the many speakers was Dennis Dollar, NCUA Board Member. He addressed the group on aspects of his "Reg Flex" proposal. Dollar explained his proposal may

contain a break on increased operating fees for credit unions that include low-income communities in their field of membership.

"Positive incentives through regulatory relief will accomplish more to extend credit union service to the underserved than a new regulatory mandate would," said Dollar.

Still undecided as to what exact form the financial break would take, Dollar said several are being considered. One is a possible one to two-year freeze on increasing operating fees for credit unions adding low-income areas to their field of membership. Another might be to exempt any increase in assets from a low-income community from the operating fee calculation, or reduce the operating fees by a percentage determined by how much of the credit unions membership comes from low-income areas. This reg would not be geared just for small credit unions, but for federal credit unions of any size.

Other sessions were held to learn more about bankruptcy and collections strategies with William Mapother. Other break-out sessions were held on how to implement leadership and succession training; investment and asset liability management; and audit regulations and compliance. 

CUNA Mutual

Mortgager risks: one way CUs can protect themselves

Your credit union grants a member a mortgage loan and you are scheduled to pay the premium to insure the mortgaged property for the member. Unfortunately, one of your employees misplaces the insurance premium notice and forgets to pay the renewal premium on behalf of the member. Six months later, disaster strikes and a fire destroys the house. Neither the credit union or the member is able to collect from the company that insured the member's house and contents because the insurance policy has been cancelled.

"Credit unions that are involved with real estate lending face exposures from the day they grant a real estate loan through potential foreclosure," says Melissa Zink, Vice President, CUNA Mutual Corporate Property & Casualty Division. "That's why it is important that credit unions appropriately protect themselves from mortgage risks."

Real Estate Mortgage Operations (REMO), is a CUNA Mutual coverage that insures credit unions against mortgage lending operations loss exposure. The coverage meets all of the requirements for the secondary mortgage market and The Flood Disaster Protection Act.


Real Estate Mortgage Operations has five separate coverage parts with one single limit of insurance—available up to \$1 million.

All five coverage parts are always in force; they are:

1. Mortgage Holder's Interest
2. Foreclosed Property Owned or Held in Trust
3. Mortgage Holder's Liability
4. Real Estate Tax Liability
5. Mortgage Holder's Interest in Mortgage Guarantee Insurance

Which credit unions need REMO coverage? Except for some unusual circumstances, all credit unions involved with real estate loans need the coverage. "Any credit union that has granted at least one loan in the past year or services at least one real estate loan granted in the past may need this coverage," says Zink. "And, a credit union or CUSO that buys or services real estate loans also needs this coverage."

"Loans are the strength of your credit union, and keeping the real estate lending process safe protects not only the credit union, but also your members," adds Zink.

For more information on Real Estate Mortgage Operations and other real estate lending coverages that are available within the Credit Union Package of Protection, please contact your CUNA Mutual representative at 1-800-356-2644 or the Corporate P&C Response Center at 1-800-637-2676 and select option #2. 

Community Outreach Conference praised

The following is a re-print of a letter addressed to Guy Hood, President/CEO of the Florida Credit Union League.

I enjoyed the article in *Credit Union Times* that covered your Community Outreach Conference. So much of what you said rang home, and I found myself proud of you for doing something about the changes in our society. I hope this feeling spills over the borders, so that through a united stand we as credit union members can become proactive in making a difference, as we have in the past in so many issues and grassroots campaigns. It becomes imperative that credit union members rally with our trade groups and state Leagues to ensure the commitment to the cooperative way of doing business.

Rick Britnell, Vice President Consumer Lending
America's First Federal Credit Union
Birmingham, Alabama

on the move



Bell-Tel Credit Union members and staff recently donated four large wash tubs filled with hundreds of toiletry items and a \$500 check to the Orlando Union Rescue Mission. The Mission provides food, shelter, clothing and many other resources to help families rebuild their lives.

Lynn W. Owen III, CEO of Bell-Tel CU, thought International Credit Union Day the appropriate time of year to make the donation. "In celebration of our credit union family, we felt ICU Day was the perfect opportunity to make a difference in the lives of some families in our community," said Owen.

The Mission is based on the same values as the credit union--reaching out to the community and helping people by providing means for a better quality of life. Owen added, "In parallel with the Mission, our business is centered around real people and meeting their needs."

The Certified Credit Union Executive designation has been awarded to **Karen Barass, CCUE, of Panhandle Educators FCU** in Panama City.

The CCUE program is designed for managers and those aspiring to credit union leadership. For more information about the CCUE program, visit CUNA's website at www.cuna.org.

Florida CUES Council honored

The Credit Union Executives Society presented Outstanding Council Awards to three regional CUES Councils during a special awards dinner held at the CUES' CEO Network '99 in San Antonio, Texas. The winning councils were Iowa, Delaware Valley and Florida. The criteria used for selection of the CUES' Outstanding Council includes timeliness and cohesiveness of council meetings and meeting topics, as well as other council-sponsored events such as membership drives, newsletters or community events.

The Florida Council is chaired by Edward W. Hamp Jr. CCUE, vice president of corporate development and strategic planning at Tampa Bay FCU, who was on hand to accept the award on behalf of the council. Each council was presented with a \$1,000 check and the council officers each received a framed certificate to commemorate the honor.

The other Florida Council officers are: Mary Ott-Wood, CCUE (Florida West Coast CU), Vice Chairman; Patsy Lindamood (1st CU of Gainesville), Treasurer; Dan Clark (Tallahassee-Leon FCU), Secretary; Sarah Hamby (Fairwinds CU), Program Chair; and Brian Nelson (Educational Community CU), Marketing Director.

According to Hamp, two other volunteers should be recognized for their efforts with the Council. They are Anice Prosser (Florida Credit Union League), 1999 Human Resources Forum Coordinator and Michael Murray (UCFFCU), 1999 Operations Forum Coordinator.



Edward Hamp, CCUE, Tampa Bay FCU, accepts the CUES award on behalf of the Florida Council from Bill Rissel, CUES Board member.

FAIRWINDS opens Administrative Center

FAIRWINDS Credit Union celebrated the grand opening of its new Administrative Center in late November. The four-story, 40,000 square foot building houses the Marketing, Human Resource, Facilities and Management departments. The new building also features a 150-person, multipurpose community room.

Chairman of the Board, Carol Denton, christened the new building with the traditional breaking of a bottle of champagne, and then the group moved inside the lobby for the unveiling of the building dedication plaque. Rep. John Mica (R-7) was on-hand for the celebration and addressed the group. Later the community room was dedicated to a FAIRWINDS board member who had passed away earlier in the year--Mr. E.X. Blaschka. His wife, Ellie, and their son unveiled the dedication plaque.

Tom Embree, Vice President of Administration and Dianne Goigel, Assistant Vice President of Marketing hosted the program.



Pictured L to R: Tom Embree, Vice President of Administration; Larry Tobin, Executive Vice President; Ed Baranowski, President/CEO; Ruth O'Brien, Assistant Vice President of Real Estate Services. Second Row: Sarah Hamby, Vice President of Special Services; Kathy Chonody, Vice President of Finance; Meribeth Aaronson, Vice President of Information Systems. Back row: Phil Tischer, Vice President of Member Services; Dianne Goigel, Assistant Vice President of Marketing.

Regulatory Update



Bill Berg, CCUE, Director of Credit Union Development and Regulatory Support, brings regulatory changes to your attention through this column. If you have any questions or suggestions for additional topics, call (800)342-1266 or (850)576-8171, FAX to (850) 574-6374 or e-mail billb@fcu.org.

Annual Adjustment of Amount of Mortgage Fees that Trigger Additional Disclosures Under Truth in Lending

The Fed has made its annual adjustment of the dollar amount of points and fees that trigger additional disclosures and prohibitions under the Truth in Lending Act (TILA) for certain mortgage loans. The dollar amount will be adjusted from \$441 to \$451 effective January 1, 2000. The disclosures will now apply when total points and fees on a loan exceed \$451 or 8 percent of the loan amount, whichever is greater.

Federal Credit Union Bylaws

NCUA approved final revisions to update and simplify the current bylaws for federal credit unions. The final revisions consolidate the two manuals which currently contain the FCU bylaws into one manual titled "Federal Credit Union Bylaws". The outdated provisions will be eliminated, plain English will be used, and the bylaws will incorporate often requested nonstandard amendments. You may obtain a copy of the revised bylaws on the Internet (<http://www.ncua.gov>).

NCUA Final Rule on Credit Union Statutory Liens

NCUA approved a final rule that gives federal credit unions (FCUs) the right to apply a statutory lien to the member's shares and dividends for a member's financial obligation to the credit union. The rule defines a statutory lien as "a right or claim to a member's shares and dividends equal to the amount of that member's outstanding financial obligations to the credit union, as that amount varies from time to time." The rule allows an FCU to put members on notice, in advance, through account opening and loan documents, of the credit union's right to impress a lien and to enforce it without further notice. A separate notice is not required. The notice of a statutory lien right and the member's acknowledgement of the notice may be given electronically. The rule became effective November 22, 1999.

NCUA Letter 99-13 Guidance on Year 2000 Fraud Prevention

The Federal Financial Institutions Examination Council (FFIEC) released guidance advising financial institutions to review their fraud prevention programs as well as a consumer advisory titled, "Year 2000-Related Fraud Advisory". The advisory lets consumers know of potential fraudulent Y2K scams and advises them on how to avoid becoming a victim of these scams. NCUA encourages credit unions to communicate with their members about the potential fraudulent activities. Credit unions may reproduce the advisory and include their contact information as long as the document is not changed.

NCUA Letter 99-16 Final Preparations for the Century Date Rollover

The NCUA describes five important considerations for credit unions for making final preparations for the century date rollover during the remainder of this year. These considerations are as follows: 1) member communication; 2) contingency planning; 3) final opportunity testing; 4) operating hours during the century rollover event; and 5) development of an event rollover plan. Additionally, this letter also discusses three NCUA "Century Date Rollover" initiatives: 1) Response teams; 2) Asset-liability backup requirement for credit unions rated less than satisfactory; and 3) credit union "health checks" during the century date rollover weekend.

NCUA Letter 99-17 Guidance for Credit Unions that Use More than One Name

NCUA is concerned that the practice of credit unions operating under more than one name may confuse members and others in their dealings with credit unions. Therefore, federally insured credit unions should take reasonable steps so that members and others are not confused or misled in their dealings with the credit unions. NCUA suggests that a credit union should disclose clearly and conspicuously that different branches or facilities are a branch, unit, or division of the same insured credit union. The legal name of the credit union should be used for legal documents, certificates of deposits, signature cards, loan agreements, account statements,

checks, drafts, and other similar documents. The credit union should educate the staff regarding the possibility of member confusion with respect to share insurance. The credit union should obtain from members opening new accounts a signed statement acknowledging that they are aware that the differently named branches of facilities are, in fact, part of the same credit union and that shares held at each office are not separately insured.

NACHA - The Electronic Payments Association

NACHA Rule to Convert Consumer Checks to ACH Debits. NACHA has amended its Operating Rules to establish both interim and final rules so that when a consumer presents a check for payment to the merchant, the merchant can retrieve information from the check to convert it into an automated clearing house (ACH) debit. The interim rule took effect on September 17, 1999 and will continue until it will be superseded by the final rules on September 15, 2000. The point-of-purchase ACH entries are subject to the Electronic Fund Transfer Act, the Federal Reserve's Regulation E, and the NACHA Rule.

According to the NACHA Rules, the following items may not be used to start a point-of-purchase entry:

1. checks and sharedrafts that have been voided or negotiated;
2. checks or sharedrafts that do not contain a pre-printed MICR number;
3. checks or sharedrafts exceeding \$5000 under the interim rule (there is no dollar limit on items under the final rule);
4. corporate checks, third party checks, or credit card checks;
5. obligations of a financial institution (e.g. cashier's checks, money order, traveler's checks, official checks, etc.);
6. checks drawn on the Treasury of the United States; a Federal Reserve Bank, or a Federal Home Loan Bank;
7. checks drawn on a state or local government; or
8. checks payable in a medium other than United States currency.



CU hopefuls attend campaign school

The Florida Credit Union League's first Campaign School was held in Tallahassee on December 6. Eleven credit union members, volunteers and staff spent the day learning the "nuts & bolts" of running a successful campaign. This intensive one-day school provided winning strategies from some of the leading political consultants and professionals in the state. The primary focus was on initiating, managing and winning state and local campaigns.



Richard Gose

Richard Gose, Vice President of Political Action & Grassroots at CUNA, presented "What to Expect, How to Budget." He stressed the importance of the candidate's "message" and targeting voters. Gose recommends each candidate targets just the 50 percent plus one of the votes cast to save time and resources.



Lee Hinkle

Lee Hinkle, President of FloridaFREE, introduced the participants to the importance of survey research and polling. She called a campaign "a vehicle which uses limited resources to convey information about a candidate to a sufficient number of voters a sufficient number of times to convince enough of those voters to go to the polls and vote for the candidate." Research can help candidates target the "sufficient number" of voters.

Barney Bishop, President/CEO of The Windsor Group, detailed the ABCs of campaign fundraising; and Mike Milligan, Vice President of Direct Mail Systems, Inc., suggested ways for candidates to spend those

funds with direct mail voter contacts. Jim McClellan, Vice President of Ron Sachs Communications, presented tips to save money by earning media through press releases and press conferences.



Jamie Wilson

Finally, an election overview was provided by Jamie Wilson, Executive Director of the Republican Party of Florida and Screven Watson, Executive Director of the Florida Democratic Party.



Screven Watson

Charles Pumphrey, member of Tallahassee-Leon FCU and candidate for Leon County Tax Collector said, "It was an enormously valuable day."

Sally Malone, member of Emerald Coast FCU and candidate for Gulf County Commissioner said, "Your campaign school was most informative. I learned a lot!"

Emily Moore, a Tallahassee attorney and member of Florida Commerce Credit Union said, "...the information shared empowers me to be a better campaign worker, and therefore a better citizen."

DeeDee Rasmussen, member of State Employees CU and candidate for Leon County Clerk of the Court said, "I would recommend this program to anyone who may be considering a run for public office. The speakers were very insightful and interesting and conveyed information critical to any successful campaign."

If anyone is interested in attending a similar event, please contact Dianne Jones in the Government Affairs Department at (800) 342-1266.

Advocacy

Credit union leaders across the state have become more familiar with credit union presence not only on the home front as well. The following are some of the advocacy contacts made on behalf of credit unions:

- ◆ Luncheon in Tallahassee with Representative Pat Thomas (D).
- ◆ Meeting in Tallahassee with Representative of District Lawson (D).
- ◆ Representative Tom Feeney by Community Educators Club, VP of Finance, Jim Weibert.
- ◆ Representative Howard Futball (R-Titusville); and Congressman Ball (R-Titusville); and Congressman Ball (R-Titusville).
- ◆ Wine & Cheese Fundraising for Leon County Tax Collector raised \$630.00 for his campaign.
- ◆ Breakfast with Representative Frith, Legislative Representative Gulf Coast Chapter Panhandle Educators FCU.
- ◆ FAA Credit Union sponsored Association luncheon. Speaker.
- ◆ Fundraising reception for State Tallahassee at the law firm.
- ◆ Fundraising reception for Representative held at the Governor's Club.
- ◆ Luncheon in Tallahassee with Representative of District Lawson (D).
- ◆ Breakfast in Tallahassee with Representative of District Lakeland), candidate for Congressman Charles Canale.



L to R: Greg Frith, Panhandle Educators FCU; Karen Hurst, Panhandle Educators FCU; and Rep. Allan Bense, R-Panama City

Thanks for your help in surpassing our goal for 1999!

Total amount raised for CUPAC

\$177,980.98

(Our goal was \$175,000)

InAction

te continue with their efforts to cted officials and strengthen the ahasse and Washington, D.C. but list contains the latest legislative edit unions:

representative Janegale Boyd (D-istrict #3, currently held by Senator

Dobson (D), candidate for House rently held by Representative Al

do) fundraising reception attended ent/CEO David Brock, CCUE and ntnacts made at the event included dialantic); Representative Randy Dave Weldon (R-Melbourne). for Charles Pumphrey, candidate eception held at the League office

Greg Bense (R-Panama City)--Greg f Coast Chapter and Karen Hurst, Greg and Karen are employed at

December Miami Lakes Business ob Graham (D) was the guest

John Laurent (R-Bartow) held in , Ballard & Logan.

ve Frank Farkas (R-St. Petersburg) assee.

W Weaver (D), candidate for House t Palm Beach.

representative Adam Putnam (R-onal District #12 currently held by

th, Legislative Representative Gulf apter and Karen Hurst, President 1st Chapter (both employees of le Educators FCU) took the initiative t Rep. Allan Bense (R-Panama City) him to breakfast to discuss the credit sion and the difference between credit l banks. Greg said Rep. Bense was ptive to discussion even though he is rker. Both Greg and Karen felt the vent quite well and accomplished the s goal to become more familiar to its ental representatives.



The Future is now at CUNA's 2000 Governmental Affairs Conference

Implementing credit union grassroots political programs in this important election year will be one of the highlights of CUNA's 2000 Governmental Affairs Conference, February 28-March 1, 2000 at the Washington Hilton in Washington, D.C.

"We've demonstrated our ability to organize and act effectively in unique circumstances, but we will not always have the chance to do that," says CUNA President Daniel A. Mica. "We have the plans and programs to be an ongoing presence before Congress and we must show our lawmakers that we will remain involved from now on."

The theme of the 2000 GAC is "The Future is Now" as this election year marks the first true test of credit unions' commitment to ongoing political involvement built on the momentum gained from the 1998 passage of H.R. 1151. Last year, Senate Minority Leader Tom Daschle (D-ND), Housing Banking Committee Chairman Jim Leach (R-Iowa), political columnist Mark Shields and presidential candidate Elizabeth Dole were among an array of distinguished speakers from Congress, the Administration and federal regulatory agencies to address the conference. The 2000 conference promises another stellar lineup.

The GAC brings a power-packed agenda to credit union leaders from around the country, enabling them to meet with leading politicians and regulators, visit Capitol Hill, plan strategy and learn about emerging trends.

As always, an afternoon is set aside for visits to Capitol Hill where participants will meet with their state congressional delegation to tell the credit union story.



"It's important that contact with members of Congress take place year-round, but the GAC is the one time during the year when thousands of credit union people fan out all over Capitol Hill at once," says Mica. "As a former member of Congress, I can tell you for a fact that this kind of blitz has a great impact."

Informative breakout sessions at the GAC offer an opportunity to explore specific issues affecting credit unions, including such key topics as the dynamics of this critical election-year, credit union legislative priorities, the impact of Prompt Corrective Action regulations and strategies for remaining politically active year-round.

Social events, an exciting spouse/guest program and an exhibit hall filled with the latest in products and technology round out the conference—all in a city offering America's most beloved monuments, museums, fine dining, world-class entertainment and other tourist attractions.

Early bird registration is \$545 through January 14, and \$625 after that date. For more information about registration and hotel arrangements, contact CUNA Meetings & Special Events at (800)356-9655, ext. 4059. For more information on the program, call CUNA's Washington office at (202)682-4200.



CUNA is offering a reduced registration rate for the GAC to credit unions with assets of under \$10 million. For those that qualify, the rate will be \$275 for early bird (by Jan. 14, 2000)--a \$270 savings--or \$355 after that date (still a \$270 savings). CUNA will also assist in making arrangements for lower-cost accommodations in Washington. For more information, contact Connie Stoutamire, Horizons Director, at 800.342.1266.

STAR, VAP, VLP & MERIT

Congratulations to those who have earned certification levels in the Staff Training and Recognition (STAR), Volunteer Achievement (VAP), Volunteer Leadership Program (VLP) and Mid-Manager's Enrichment Training (MERIT) Programs. Additionally, we salute these credit unions who have recognized the importance of investing in their most important assets ... their staff and volunteers.

VAP CERTIFICATES:

Sarasota Coastal CU - *Raiffeisen:* Diane Proeschel - *Filene:* Jacqueline Pfister, Diane Proeschel

Sarasota Municipal ECU - Credit Committee: Leslie Stoudt-Hogbe
Metro North FCU - *Filene:* Paula Van Horn - *Board of Directors:* James Carter

University CU - *Raiffeisen:* Grace Ali - *Board of Directors:* Scott Ingold
Florida FAA FCU - *Supervisory Committee:* Troy Thweatt

Florida Commerce CU - *Board of Directors:* Joseph Durrance

Orlando FCU - *Bergengren:* Charles Metcalf

Seminole County Teachers FCU - *Raiffeisen:* William Rencher

Tampa Bay FCU - *Board of Directors:* Debbie Harmon

VLP CERTIFICATES:

Suncoast Schools FCU - *Blue Diamond:* John Lizer

STAR Certificates Earned

Central Florida Educators FCU - *Credit Union Accounting:* Karen Berghauer, Jackie Buckland - *Consumer Lending:* Doris Lee - *Credit Union Sales:* Melissa Harris, Marion Arden, Krista Uffelman, Kelly Calkins - *Member Services:* Angela Walters - *Loan Officer:* Marion Arden, Myriam Davila - *Credit Union Technology:* Marion Arden, Jackie Buckland

Suncoast Schools FCU - *Credit Union Accounting:* Michelle Damato - *Consumer Lending:* Sharon Cable, Alaine Hamilton, Cathy Owen - *Credit Union Technology:* Harriet Little, Anita Ramos - *Credit Union Sales:* Carol Gant - *Member Services:* Mona Arnold, Amanda Gibson, Deborah Walker, Karen Singleton, Christine Bellamy, Karen Cogswell
Tyndall FCU - *Advanced Lending:* Linda Millman - *Consumer Lending:* Clare Lamb, Susan VonThun - *Credit Union Accounting:* Clare Lamb - *Credit Union Sales:* Donna Morrison - *Technology:* Linda Ensminger, Susan VonThun - *Member Services:* Luvenia Dunklin, Che-Lin Shaw, Jena Spivey

Jax Navy FCU - *Credit Union Accounting:* Audrey Braash - *Consumer Lending:* Tiffany Cochran, Brenda Carter, Tomilee Williams - *Member Services:* Kristeen Kilroy, Sharon Vandergriff, Vaughn Prince

Orlando FCU - *Advanced Lending:* Linda O'Connor - *Consumer Lending:* Linda O'Connor, Daniel Rosario - *Credit Union Accounting:* Linda O'Connor - *Loan Officer:* Christina Solway - *Member Services:* Daniel Rosario, Linda O'Connor - *Credit Union Technology:* Francheska Rodriguez

Jax Federal Credit Union - *Advanced Lending:* Julie Roark - *Credit Union Accounting:* Janice Miller - *Credit Union Technology:* Warren Fleeman - *Loan Officer:* Julie Roark, Zabeeda Millard - *Member Services:* Janice Miller

MacDill FCU - *Credit Union Accounting:* Maribel Lorenzo - *Member Services:* Maribel Lorenzo, Douglas Every, Cristina Fernandez, Dianne Grella, Andrea Kiefel

Central FL HealthCare FCU - *Credit Union Accounting:* Mary Snyder - *Consumer Lending:* Su Henry - *Member Services:* Su Henry, Michelle Merante

Pensacola Government FCU - *Consumer Lending:* Dana Johnson - *Member Services:* Dana Johnson, Chiquita Robinson

Tampa Bay FCU - *Consumer Lending:* Dawn Dahlke - *Member Services:* Cristina Fernandez - *Credit Union Sales:* Edward Reyes

Santa Rosa County Teachers FCU - *Member Services:* Nancy Hayes, Tonya Majors, Sherri Joyner

Community Educators CU - *Advanced Lending:* Julia Boggs - *Credit Union Sales:* Staci Wilson

Central CU of Florida - *Advanced Lending:* Patricia Walther - *Loan Officer:* Kelli Palmer - *Member Services:* Pam Rich

Community Educators CU - *Consumer Lending:* Christine Tindell-Dawson - *Credit Union Technology:* Joanne Miller - *Member Services:* Christine Tindell-Dawson

Federal Employees CU - *Advanced Lending:* Carol Garrison - *Consumer Lending:* Sultana Taher

Florida Commerce CU - *Credit Union Technology:* Janet Folsom - *Member Services:* Kimberly Savary

Tallahassee-Leon FCU - *Loan Officer:* Michelle Weinrich - *Member Services:* Michelle Weinrich

Central Florida Postal CU - *Consumer Lending:* Brenda Marafioti

Bay FCU - *Advanced Lending:* Terry Masciello

Fairwinds FCU - *Credit Union Sales:* Cynthia Detwiler

Dade County FCU - *Credit Union Sales:* Diana Stewart

8 Flags FCU - *Consumer Lending:* Lisa Stewart

Escambia County ECU - *Loan Officer:* Barbara Peavy

Florida State Employees FCU - *Advanced Lending:* Victoria Goweitzke

Florida Central CU - *Credit Union Sales:* Darlene Behringer

Multi-Media FCU - *Credit Union Sales:* Rose Birch

Pen Air FCU - *Credit Union Technology:* Jeanette Gass

Pinellas County Teachers FCU - *Advanced Lending:* Kenneth Kurtz

Sarasota Coastal CU - *Consumer Lending:* Patricia Peel

St. Petersburg Municipal ECU - *Consumer Lending:* Charlene Duval

Suwannee River FCU - *Member Services:* Mary Skeen

TMH FCU - *Credit Union Technology:* Christy Waff

West Coast Federal ECU - *Credit Union Sales:* Debra Boesen

Merit Certificates Earned

Jax Navy FCU - *Basic:* Karen Dickinson, Shannon DeSha, Kristeen Kilroy, Shannon Constantino, Sandra Pounds

Central CU of Florida - *Ruby:* Maggie Conaghan - *Sapphire:* Carol Ann Meloy

Tampa Bay FCU - *Basic:* Erica Trueba - *Ruby:* Debbie Harmon

Tyndall FCU - *Basic:* Deborah Rivera, Gilbert Broxson

Campus USA FCU - *Basic:* Vicki Moore

Community Educators CU - *Sapphire:* Lorraine Henry

Federal Employees CU - *Basic:* Carol Garrison

FPL FCU - *Basic:* Diane Quina

Jacksonville FCU - *Ruby:* Joyce Lewis

MacDill FCU - *Sapphire:* Kathryn Curewitz

Orlando FCU - *Basic:* Heather Alexander

Pen Air FCU - *Ruby:* Mary Varvel

Sarasota Coastal CU - *Sapphire:* Betty Weldon

The STAR, VAP, VLP and MERIT Programs are nationally recognized standards of professionalism for credit union staff and volunteers. These staff and volunteers have expanded their capabilities for the benefit of their credit union. For additional information on any of these programs call the League Education Department at 800-342-1266 or 850-576-8171.

CUNA officials cite concerns regarding NCUA budget

The Credit Union National Association (CUNA) voiced concern that the National Credit Union Administration's budget has gone up significantly while federal credit unions remain in robust condition and the number of federal credit unions the agency examines has gone down.

"We believe the Board has made an effort to contain costs, but we remain concerned that the agency's budget increases every year despite the declining number of federal credit unions," said Gary Wolter, chairman of CUNA's Examination and Supervision Subcommittee, which monitors the agency's budget process. Wolter is also president of the Alabama Credit Union League.

The NCUA Board approved an increase of 10.6 percent, or \$13 million, in its FY 2000 budget, which is funded with annual operating fees paid by federal credit unions and earnings on the National Credit Union Share Insurance Fund. The number of federal credit unions stood at 6,707 at mid-year 1999, down from 6,815 at year-end 1998 and 8,511 at year-end 1990. On average, the number of FCUs declined by 223 per year, or 2.5 percent over the last decade.

"While the number of federal credit unions has declined, we also note that federal credit unions overall are in strong condition, the number of troubled federally insured credit unions remains low and one-time needs at the agency for Y2K staffing have ended," said CUNA President and CEO Daniel A. Mica.

CUNA believes a number of budget-related issues deserves further review. These include: the effect of the budget increase on federal credit unions' operating fees; the 28 percent increase in contracted services; and the 30 percent increase in administrative costs cited by the agency.

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Managing depression

by Liz Russell, FCUL Human Resources Manager

It is a fact that the holidays can be a stressful time for everyone. Just as drastic is the let down that can occur after the holiday season. People often feel more depressed in January. This can affect the workplace in terms of employee and member relations as well as workload. However, there are certain steps that can be taken to manage the effects of post holiday depression.

A manager can start by learning to recognize the outward signs of depression: a sudden change in work habits, increased listlessness, decreased concern with appearance, increased absences, irritability, bouts of crying, increased difficulty concentrating, remembering and making decisions. If an employee does seem to be depressed, the manager must proceed with sensitivity. Sometimes just recognizing that a person might feel depressed and acknowledging those feelings is appropriate and serves to relieve the situation. It is important to note that the role of the manager is not to be a mental health counselor nor should he or she act in such a capacity. If an employee appears to be upset to the point where it is consistently affecting the workplace, the manager should refer the employee to an Employee Assistance Program (EAP) if one is available. If there is no EAP, the manager can encourage the employee to talk to a counselor, family or friends as a way of venting feelings.

Other times the person does not want the manager in his or her "personal business" and that's fine as long as the employee's behavior is not affecting the workplace. An even more sensitive state of affairs is created if the employee is behaving in a way that affects the morale of the credit union and impacts members, but refuses to

acknowledge or take steps to correct the problem. If the employee's behavior consistently affects the morale of the credit union, the issue must be addressed in a tactful and diplomatic manner. Here the manager walks the fine line between showing compassion and running a business. If the manager decides to let the employee "work things out," he or she needs to be aware of the other employees and their feelings. If the time does come to intervene, careful documentation as described below and a progressive discipline system (if necessary) will make a difficult situation easier to control.

In all situations, it is important to make careful notes as a way to monitor the situation. These notes should reflect the behaviors the manager has witnessed. Be sure to stay away from "diagnosing" the problem (i.e. "Chris is depressed") or guessing the emotions (i.e. "Chris is sad all the time"). The manager should also record the day and time of any conversations, the basic nature of these conversations and any recommendations or requests the manager has made. The purpose of these notes is two-fold: to assist the manager in monitoring a situation for the protection of the employee and the credit union; and to allow the employee to recognize the pattern of his or her own actions over time and, hopefully, be motivated to seek help. A problem that is addressed in a timely manner has less chance of blowing up into a bigger problem.

Depression is a condition that can affect anyone at any time--the post holiday season being just one of the more common periods. A manager who maintains a good relationship with employees and monitors the situation carefully can make a difficult situation better with a minimum impact on the workplace.



Kim Woollard



Lisa Vachet

MacDill FCU in Tampa has named Kim Woollard its Vice President of Human Resources and Lisa Vachet its Vice President of Marketing. Congratulations!

Brand experts answer credit unions' questions

Editor's note: Many individuals throughout Florida have questions regarding the new credit union brand developed by CUNA. The following is a Q&A from CUNA's Nov. 15, "Newswatch" that may be of some help in explaining the hows and whys and the importance of a unifying symbol for the movement.

What's the purpose of the National Credit Union Brand Campaign?--

The long-term goal is to strengthen relationships with current members and establish new relationships with future members.

Why should we get involved?--The first step in establishing a strong national brand is to use a unifying graphic element -- the America's Credit Union brand signature -- and a unifying slogan -- "Where people are worth more than money." Both of these were developed through extensive consumer research.

Over time, with widespread use throughout the credit union movement, the signature and slogan will gain recognition and come to represent the core attributes of credit unions.

Does the brand signature replace our logo?--No. The new signature is a national symbol for the credit union movement. It should be used in conjunction with the graphic identity of your individual credit union or league. Your logo should always take predominance.

Can we adopt the brand signature as our own?--No. The brand symbol is designed to represent the entire movement, not a single organization.

Can we use our own slogan along with the brand slogan?--Yes. But make sure they work together. Position them in your materials to be complimentary, not confusing.

Can we use the brand slogan as our own slogan?--Yes. However, for greatest impact, it is recommended that wherever possible, you run the slogan in conjunction with the America's Credit Union signature.

Can we use the hands and globe "CU" service mark?--If you are a CUNA member and use the collective "CU" mark as your primary logo, then by all means, continue to use it. The new brand signature can be used as a secondary mark.

However, if you are using the "CU" mark as a secondary mark, you will want to replace it with the new brand signature.

Remember the hands and the globe represents affiliation with CUNA. The new brand represents affiliation with America's credit union movement.

Will other credit union groups participate?--That's the intent. The brand campaign was well received at the latest Credit Union System Management Forum. At their request, nearly 20 national credit union organizations received brand tool kits and license agreements.

Will brand advertising materials be produced?--Yes. A second tool kit, including template advertising materials, is slated for production next year.

Are any advertising materials available now?--Yes. The print and TV ads produced for last year's public education pilot are available for local, statewide and regional use. For information, call (800) 356-9655 extension 5778.



Southeast Corporate

Southeast Corporate FCU is proud to announce the addition of another valuable employee. Be on the look out for the new Business Development Representative (BDR) Lance Holder. Lance joined Southeast Corporate in November, and will be on the road coming to your credit union shortly. He will be at your service, bringing you the latest information necessary to continue success. For service or account information feel free to call Lance at (800)-342-0203 Ext. 206.

CUNA's concerns with NCUA budget

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Added Mica, "To keep federal credit unions' operating fees down, we will urge the NCUA Board, when it sets the operating fee next month (December), to apply some of the agency's excess reserves to budget--especially considering the agency's traditional practice of spending substantially less than budgeted each year. We also believe NCUA in its budget process should develop future budgets based on actual expenses incurred the previous year, rather than on the previous year's budget."

CUNA's Examination and Supervision Subcommittee will continue to monitor these issues. Wolter also said the group will be reviewing NCUA's Strategic Plan for 2000-2005 and plans to comment on issues relating to the budgetary impact of the agency's future plans.



Teller School January 26-27 in Tampa

The FCUL teller school is designed to train tellers in the fundamentals of regulations and will cover the Bank Secrecy Act, Regulation CC and other regulatory issues. The program will cover necessary skills to proficiently deal with members, cross-sell your credit union products, recognize fraud and suspicious activities and other security issues. Your tellers are vital to the success of the credit union - help them discover how to become a more knowledgeable and professional employee by attending this school!

**For more information, call the
Education Department at
(800) 342-1266**

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Service Group spotlight--Card Services continued

"It is Card Services' goal for 2000 to expand its role with the Self-Administered Program participants—to truly act as Equifax's sales office—by providing marketing enhancements, such as letter checks and a score card system," said Keith Hopkins, Director of Card Services. The Department will also provide peer and portfolio analysis.

The League Correspondent Program is designed for credit unions with a card base of less than 7,500 cards. The program offers a turnkey solution to credit card processing, because Card Services handles all back office functions, including accounting, security services, charge backs and customer service. Credit unions and cardholders have access to toll free customer service 24 hours a day. The League Correspondent Program also provides credit unions with implementation and marketing support and program analysis.

A service recently implemented in conjunction with this program is electronic report generation through E-reports. Credit unions can now download account information straight from Equifax. Without E-reports, report generation takes up to five days in turnaround time.

Another new innovation is the development of a PC dial-up software program developed by Card Services called CardAccess I. This software allows the transmission, from the credit union to Equifax, of new account information; file maintenance information; and payments and cash advance information directly to Equifax. This software saves time and money and reduces the human error aspect of having information re-keyed.

The more advanced Card Access II software program allows the download of cardholder information from Equifax directly to the credit union.

"With the use of technology, we can improve communication and delivery of services," said Keith.

The third card program offered by Card Services is the *Agent Card Program*. It is designed for small credit unions with new or growing product lines that issue less than 500 cards. The full-service program features a Visa Classic card. This program is serviced through Colleague Services who provides 24 hour customer service, back-office and marketing support.

"With the Agent Card Program the credit union pays a flat fee per month based on the number of cards it has issued, but it retains 100 percent of the finance charge," said Keith. "The credit union still has the liability and risk of fraud and bad loans, but in the end the program can be very profitable for small credit unions."

Card Services has three full-time customer service representatives and a full-time accounting manager. It also has 2 part-time accounting clerks who process accounts. There is also a customer service automated response system available 24-hours a day.

As you can see, Card Services has a product and program to fit the needs of any credit union. Call Keith at (800)342-1266 to see how your credit union can offer these services.

CUNA introduces e-mail for small CUs

Prompted by findings of the Small CU Task Force, CUNA has added to its website an additional enhancement to initiate discussion and idea sharing among small credit unions.

The new electronic mail service is called Small CU Listserv. It enables small credit unions to sign up and communicate with each other over the Internet. The free service is similar to CU Exchange and COBWEB, CUNA's idea and compliance list services.

"The Small CU Task Force focus groups found a great need for small credit union peer networks and better communication," said Don Larson, president of Community CU in Tacoma, Washington, and vice-chair of the task force. "E-mail and the Small CU Listserv provide a low-cost way for small credit unions to achieve this."

There are no asset size restrictions for subscribing to the new listserv. To sign-up, simply follow these steps:

- Visit CUNA's web site at www.cuna.org.
- Click on the Small CU Issues bullet in the blue field.
- Click on the words "Small Credit Union Electronic Mailing List (Listserv)."
- Input your e-mail address.

After a short approval process, users will receive a subscription confirmation – usually within 24 hours.

Note: Credit unions that currently don't have access to CUNA's "Members Only" section will be prompted to sign up for access when they click on "cancel" of the password authentication page. For additional help, contact Dorothy Steffens, director of web services at 1-800-356-9655, ext. 5719.



**One contribution was made to the
Florida Credit Union Foundation
this month. Thank you
Martin Federal Credit Union!**

Maximize Staff Training and Development with these CD ROM training programs

CD ROM training is computer-based technology that combines different media into an interactive training program. It provides a unique and effective way to train your staff and volunteers. The following is a list of titles available at a small fee of just \$10 through the FCUL Education Department:

- Robbery Awareness
- Common Balancing Errors
- Endorsements
- The Color of Money
- Telephone Skills
- Decide For Sure
- You Can Lead
- Relate With Ease
- The Credit Union Movement
- Sell To Needs

To obtain complete information on specific programs, call Connie Stoutamire at (800)342-1266, ext. 334.



Happy Holidays



FCUL Calendar

CHAPTER MEETINGS

Central Florida Chapter, 1/20/00
Escambia Chapter, 1/13/00
Pinellas Chapter, 1/19/00
Southernmost Chapter, 1/18/00
See the FCUL website for more details
www.fcul.org

January

26,27 Top Notch Teller School
Tampa, \$175/\$325*

February

9-11 Marketing to Increase Membership
Orlando, \$475*
16,17 Savings Regulations Workshop
Tallahassee, Pensacola, \$125*
23,25 Branch Manager/Operations Insitute
Tampa, \$475*
28-Mar 1 GAC--Washinton D.C.

Loan Officers

Seminars, designed to teach loan officers everything they need to know about analyzing self-employed members' loan applications, will be held around the state early in 2000. Each participant receives a copy of TaxFlow, a PC-based software program that utilizes information from tax forms to produce a cash flow report showing monthly income. The seminar fee is \$149 and the training will be from 9 a.m. to 3:30 p.m. at the following locations and dates: Jacksonville, Jan. 31; Tallahassee, Feb. 1; Orlando, Feb. 2; Tampa, Feb. 3; Miami, Feb. 4.

For more information or to register, contact Tim Harrington at (800) 788-9542. Register early--each seminar is limited to 30 persons.



For more information about your area FCUL Chapter meeting, visit the FCUL website at www.fcul.org

The *Florida Credit Union News* is a monthly publication of the Florida Credit Union League (www.fcul.org). For business information or subscriptions, write the Florida Credit Union League, P.O. Box 3108, Tallahassee, FL 32315-3108, call (800) 342-1266, or e-mail gracepf@fcul.org. Two copies are supplied free to each affiliated credit union in Florida. Additional copies may be purchased for \$3 per issue or \$36 for a single one-year subscription. Articles may be submitted to the editor for publication, and are subject to editing and approval.

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