



Florida Credit Union News

A publication of the Florida Credit Union League

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International Credit Union Week is October 15 through 21 this year, with International Credit Union Day falling on Thursday, October 19. The theme for 2000 is "Join Us! 100 Million Credit Union Members Worldwide."

CUNA has created a poster and a number other of promotional products to help credit unions and their members celebrate the week. In addition to the poster, credit unions will have available more information on International Credit Union Day materials and promotional products by visiting the Join Us! page on CUNA's Web

site at www.cuna.org/joinus.html. The Web page includes high- and low-resolution Join Us! art that credit unions can use, sample press releases, newsletter articles, celebration ideas and more. The information is also available via fax by calling 800.329.9117 and requesting document number 102.

If anyone would like more information contact Joe Day, CUNA Publications at 800.356.9655 ext. 5794 or via email at jday@cuna.com.

You may also contact Grace Potter Freni at the League, 800.342.1266 ext. 312 or via email at gracepf@fcul.org.

Clinton nominates replacement for D'Amours on NCUA Board

The White House has nominated Washington consultant Geoff Bacino to the NCUA Board. Bacino would replace NCUA Chairman Norman E. D'Amours, whose six-year term expired more than a year ago on Aug. 2, 1999.

"CUNA is pleased to learn of the President's announcement," said CUNA President and CEO Daniel Mica. "We plan to fully support the Administration's choice. Geoff has a solid understanding of the workings of Washington generally, and the legislative/regulatory process in particular."

Bacino is president of Bacino & Associates, a Washington-based lobbying

and consulting firm. In previous years, he worked with a number of credit union trade associations. In 1991, Bacino co-founded the National Association of State-Chartered Credit Unions (NASCCU). He served as NASCCU's executive director for several years, and in 1999 oversaw its merger into the NASCUS Credit Union Council.

The White House announcement to nominate Bacino to the NCUA Board might not take place for several weeks or months, because the Senate is in recess until Sept. 4. The Senate is scheduled to return to session for a final five weeks before its targeted year-end adjournment on Oct. 6.

Half million dollar grab gets CU robber 105 years in prison

A violent robber who victimized Monsanto Employees Credit Union in Pensacola in 1998 has been sentenced to serve 105 years for his crimes. U.S. District Judge Roger Vinson in sentencing Jeffrey Scott Durham to prison said he hoped that Durham would never be an issue again. Durham, 35, was convicted in this year after testimony was given that he used an arsenal and death threats to terrorize credit union and bank employees in two brazen robberies.

Gerald McArthur, CCUE, President of Monsanto ECU, asked Judge Vinson to impose life sentences on Durham because that was the choice Durham gave employees as he trained guns on their heads.

A single mom, McArthur said, found herself trying to open a vault while listening to Durham scream profanities while armed with an assault rifle and two holstered handguns.

"He was getting ready to impose a life sentence that morning if she didn't open that vault," said McArthur. The robbery of Monsanto took place in October, 1998. Durham also was convicted of robbing two banks. His haul: \$490,880. Durham's accomplice at the Monsanto robbery, Dino Gentile, was sentenced to 41 years in prison earlier.



FCUMI--September 18 - 21 at the University of Central Florida in Orlando--see page 11.

Florida Credit Union League Board of Directors

Bob Beskovoyne, CCUE, Chairman

District #4 Director

Martin FCU

Laida Garcia, 1st Vice Chairman

District #5 Director

Florida Central CU

Melba Jordan, CCUE, 2nd Vice Chairman

District #2 Director

State Employees CU

Chris Brooks, Treasurer

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Carolyn Parslow

At Large Director

Suncoast Schools FCU

Jim Weibert, CCUE

At Large Director

Community Educators' CU

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www.fcu.org

Blowing our own horn

Not that anyone should be surprised to learn this, but we now see bankers taking every opportunity they can to remind our elected officials that credit unions should be taxed. We should be taxed, they say, because we are no different than they are.

For far too long, bankers have taken the initiative to "define" credit unions in their own self-interested terms, only to confuse the American consumer. Today credit unions have an opportunity to prove, formally, who we are and what we really do. In short, it's time for credit unions to tell their own story.

Project Differentiation, a well-planned activity from the Credit Union National Association will assist you in educating your members and legislators about your unique contributions to the community or communities you serve. Recently, CUNA sent *Project Differentiation* kits to credit unions nationwide with assets greater than \$25 million. In this kit, credit unions will find practical guidance on how to complete a "Statement of Commitment to Members"—a way to advance your positive image in the marketplace and legislative arena. If you didn't receive a kit, give us a call (800.342.1266) and we will make sure you get one.

The "Statement" is a formal policy that focuses on the philosophical aspects of your credit union. Your "Statement" captures

the genuine value of belonging to your credit union and gainfully evaluates how well you carry out your commitment to credit union principles. Not only does your "Statement" document your successes, it serves as a fantastic tool for advocacy, strategic planning and member education. Your "Statement" articulates your difference and tells your story.

We have discovered that most people don't truly understand the credit union difference. Project Differentiation is the perfect tool for advancing your unique philosophy

and mission. Upon implementing Project Differentiation, you will find that it: 1) Enables you to proudly showcase how your credit union offers services to all segments of your field of membership; 2) Provides concrete historical, present and planned examples of your credit union's community citizenship; and 3) Demonstrates the bona fide value—social and financial—of belonging to your credit union.

And the best thing about Project Differentiation? It's easy to do. It costs your credit union nothing. And you have a permanent record of your commitment to the credit union "difference."

And, once you have done this, no banker can tell anyone who you are again. Not by their definition anyway.



*Guy M. Hood
President/CEO*

Southeast Corporate

Southeast Corporate host Credit Union Forum

The 2000 Southeast Corporate Credit Union Forum is approaching rapidly. With less than a month until the big event, space is becoming limited. Don't miss out; return your registration form today.

The Credit Union Forum will be held on September 12, in Orlando at the Caribe Royale Resort. John Franklin, President/CEO of the South Carolina Credit Union League and Affiliates, and Doug Duerr, President/CEO of NASCUS, will speak at the forum. In addition to the guest speakers, there will be a half-day Risk Management seminar conducted by the Corporate Network Brokerage Services, CNBS.

Attendees will also be able to get a sneak peek at the e-Commerce solution, Member Street. Larry Harman of Corporate Network E-com, L.L.C., will demonstrate all of the benefits Member Street has to offer.

Call 800.823.8300 now for your reservation at the Caribe Royale Resort. A block of suites has been set aside at the rate of \$119 for all forum attendees. Ask for the Reservations Department, and be sure to mention you are with the Southeast Corporate Credit Union Forum.

If you have any questions, please call Southeast Corporate at 800.342.0203, Ext. 205.

Clarke American

Clarke American Expands ServiceLine PlusSM Hours

—First 24-Hour Check Reorder and
Inquiry Service Introduced—

Clarke American, the fastest growing provider of checks and related products and services, announced that its *ServiceLine PlusSM* program is now accepting customer calls 24-hours-a-day, seven-days-a-week. *ServiceLine Plus* is an inbound customer call program that provides Clarke American product and service support for check reorder and inquiries for the company's financial institution partners. Clarke American is the first in the industry to offer this round-the-clock service.

"We're raising the bar in the industry," Jim Jory, senior product manager for Clarke American said. "No other vendor in the industry takes reorder and inquiry calls 24-hours-a-day, seven-days-a-week. It is just another example of the innovative, quality-driven solutions that we provide for our partners."

Knowledgeable customer service consultants are available to take check reorders, answering all calls within an average of 10-20 seconds. According to Clarke American officials, each of these experts undergoes 120 hours of extensive training before taking a single call.

"Clarke American uses the latest technology to ensure the quickest response to a call, the customers utmost privacy and the highest degree of accuracy for each order," Jory continued. "It's fast, simple and convenient."

"So many people are accustomed to using their telephones to conduct personal business, it just makes good sense to offer such a convenient service," added Brad Wheelless, vice president and general manager Clarke American Credit Union Division. "Members will welcome the chance to take care of their check reorders via telephone, any time it's convenient for them. Check reordering has never been easier."

For additional information about Clarke American's products and services, visit www.clarkeamerican.com.

Florida is an "NYIB Top 10 state"

According to stats reported to the Florida Credit Union League by the National Youth Involvements Board Chair, Heather Harris, Florida will rank as an "NYIB Top Ten State" this year for the 1999-2000 school year youth education. Although not every Florida credit union making presentations to school age youth are using this curriculum, Florida actually leads the nation in National Endowment for Financial Education Program presentations reported.

Here are the Florida stats as of Aug 2000: ♦ 5,736 students have been reached making Florida ranked 6th in nation in this category. ♦ 217 presentations have been reported making Florida 7th in nation in this category. ♦ Central Florida Educators FCU in Orlando leads Florida in the number of students reached with 2,207. Pen Air FCU in Pensacola and Educational Community CU in Jacksonville are second and third respectively.

"This effort to educate the youth of our nation is so important in that in time, it will reduce the number of adults in financial crises," said Cassandra Grayson, FCUL Vice President of Education.

For more information on how your credit union can become involved in classroom financial education, call the Education Department at 800.342.1266.

Privacy Training

The Florida Credit Union League Education Department is planning to conduct a series of Privacy training sessions around the state next January and early February. The timing of these workshops will afford your credit union time to prepare and mail your privacy disclosures to **ALL** your members in conjunction with your March (end of quarter) statement mailing. Compliance with this regulation is not required until July 1, 2001.

It is premature to order disclosures as the regulations are still being modified by the NCUA. A Technical Release will be published later this month on Privacy complete with model disclosures.

Additional training this year:

♦ The Northeast Florida Chapter of credit unions as part of their second Annual Education day will have two breakout sessions on Privacy on August 26, 2000. Follow this link from the FCUL webpage for additional information:

http://www.fcult.org/fs_members.html

♦ A breakout session will be held at the CUES Meeting in Orlando on September 22, 2000.

New brand campaign TV ads unveiled



AMERICA'S
CREDIT UNIONS™

The ads were designed to amplify the message set forth last year that established credit unions as nonprofit financial institutions "where people are worth more than money."

"We're moving into phase two of our National Brand Campaign," said Daniel Mica, CUNA president and CEO. "We have three different (TV) ads with the theme of 'comfort

C U N A has introduced three television ads and several supplemental print ads tied to its brand campaign. The

zone.' The key is that they were consumer-tested and focus-group-tested, and they move the needle."

The commercials also portray credit unions as trusted places where members are treated with respect. The print ads are focused more on the comfort zone theme. All the ads will be available to credit unions at the end of August.

If anyone is interested in using these ads as part of a particular media campaign, it is possible to tag the ads with specific credit union names or locations. For more information, call the League Communications Department at 800.342.1266 or via email at gracepf@fcult.org.

NEWS from you

Send your submissions for the "News From You" section to the League by the first of each month.

Florida Telco Credit Union is pleased to announce the groundbreaking of its new headquarters. The new 29,000 square foot building will be located in Deerwood Park, on Jacksonville's Southside. The project is expected to be complete within 18 months. William R. Braddock, Jr. is Florida Telco's President/CEO.



Frank Gay, J.A. Hardcastle, Michael Hogan, R.M. Henderson, J.B. Stark, Lynwood Roberts, J.W. Worth, W.T. Ball, Julia Warner, G.W. Cauley (Chairman), R.M. Gipson.

Central Florida Educators' Federal Credit Union

recently announced that Carol Baker is the new Assistant Vice President/Branch Manager of its Sanford office. Carol began her career with CFEFCU in Sanford in 1990 and has remained at that office throughout her career with the credit union. In 1996, she was selected as Employee of the Year.



Carol Baker

Monsanto Employees Credit Union in the Pensacola area, recently announced the following supervisory changes:

- Joan Berry has moved from the Supervisor of the Newport Branch to Coordinator of the Loan Center at the Main Branch.
- Tina Broughton has been promoted to the Supervisor of the Newport Branch.
- Sue Manning has been promoted to Supervisor of the Plant Branch.
- Dale Smith has moved to Consumer Lending Supervisor at the Main Office.

Sarasota Coastal CU and its CEO mentor a Caribbean credit union

In June 1999, Tom Randle, CCUE, CEO of Sarasota Coastal FCU developed a friendship with Mr. Martin Guevara, the General Manager of Eastern CU, Trinidad & Tobago, after Martin visited the credit union during the Caribbean Confederation Annual Meeting in Miami. Sarasota Coastal provided accommodations for Martin and four other Caribbean visitors for the Annual Meeting.

The five visitors first traveled to Sarasota and spent several days with Tom. "The visit included sharing of technology and Y2K plans, policies & procedures, asset/liability management and board governance issues. We introduced our guests to the board of directors and hosted a dinner and reception that week in their honor and to allow them to learn from persons other than myself," said Tom.

Tom and Martin have kept in touch through e-mail and speak by telephone regularly. Tom sponsored Martin as a member of CUES. This past March, Tom and his wife went to Trinidad for a week to visit Martin and to vacation. Tom met with the senior management team of Martin's credit union for several hours and discussed succession planning, cross-training, lending issues, etc.

"I also met with the executive committee of the board of directors of Eastern CU, and spent two hours sharing governance issues, setting an agenda, using a consent agenda, election procedures and answering a lot of questions about how to mobilize savings, technology and facilities," said Tom.

Late last month, Martin and his credit union chairperson, Penelope Beckles, came to Sarasota on their return trip from the World Council of Credit Unions meeting in Nashville, Tenn. Tom took them to three of the credit union's branches, including the newest which utilizes remote teller systems.

Eastern CU is the largest credit union in the Caribbean with 85,000 members, \$450 (TT) mil in assets, five locations and 210 employees. To compare them to a U.S. credit union, divide their assets by six and you get a \$75 (U.S.) million dollar credit union with 85,000 members and 210 staff.

"Their issues include a labor union that makes right-sizing the staff very difficult, coupled with 13% unemployment in Trinidad and a 14 person board of directors who micro-manage and have gone through 7 managers in 10 years," said Tom

According to Tom, Eastern CU manages a large facility that includes apartments, child care facility, a gym, Olympic pool, a 350 seat auditorium and numerous businesses that include a restaurant, travel agency, a pediatrician, offices of the Caribbean Confederation, a dress shop, massage therapy, etc. All those services are for the use of their members and staff. They do not use a CUSO and the maintenance, security and administration is one reason for the high staff count.

In the branches, staff is one dimensional--that is, tellers only teller, new accounts only open accounts, lenders only lend. That too accounts for the large staff count. Technology is not as far behind.

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Janet N. Turbeville

Tyndall Federal Credit Union

in Panama City recently announced that Janet N. Turbeville has been named President/CEO. Janet has more than 25 years of experience in the credit union movement and is committed to maintaining and

expanding Tyndall Federal's products and services in order to provide the highest level of member service. She has been the interim CEO for several months.

Jacksonville based Health Services Credit Union

has been named the fifth largest automotive lender in the country. This ranking, by industry publication Callahans, compares institutions \$50 million in assets and larger. HSCU has long been a leader in this area based on their program of pre-negotiated, special discounted prices on their members' behalf through new car dealers, locating their members' choices of cars and equipment at sharply discounted prices, generally just a few hundred dollars over actual factory cost.



Regulatory Update

Bill Berg, CCUE, Director of Credit Union Development and Regulatory Support, brings regulatory changes to your attention through this column. If anyone has 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.

Share Insurance Coverage Rules

NCUA approved a final rule changing the existing share insurance coverage rules. Among other changes, the rule treats revocable trust accounts held in connection with a living trust account the same as other revocable trust accounts and provides separate insurance coverage for qualifying beneficiaries and owners of joint revocable accounts. Additionally, Roth and Education IRAs will be eligible for share insurance.

Credit and Charge Card Solicitations

The Fed is proposing to revise the disclosure requirements for credit and charge card solicitations and applications under Regulation Z, the Truth in Lending Act (TILA). Revisions include using 18 point-type size for the Annual Percentage Rate, and providing supplemental information about penalty rates outside the "Schumer box." The revisions also require that the "Schumer box" be located either on the same page as the solicitation or application reply form, on the first page of any other applicable document, or on a separate insert with a reference to the insert on the application or reply form.

NACHA - The Electronic Payments Association is Amending its Operating Rules

NACHA requests comment on its proposal to amend the NACHA *Operating Rules* to allow goods and services to be bought on the Internet with an automated clearinghouse (ACH) debit from consumers' accounts. Among other changes, NACHA's proposal recommends expanding the current definition of the PPD format to identify Internet-initiated debit entries, defining new requirements for an one-time payment for web goods and recurring payments, and establishing minimum

security requirements for payment related information. NACHA proposes implementing an interim rule from September 15, 2000 through March 15, 2001, and a final rule on March 16, 2001.

Electronic Signatures in Global and National Commerce Act of 2000

The Electronic Signatures in Global and National Commerce Act was enacted on June 30, 2000 to ensure that electronic signatures and records have the same legal validity and enforceability as paper records and handwritten signatures. The Act is "technology neutral," in that it does not mandate or recommend the use of any particular technology for electronic records or signatures. The decision of which technology to use is left up to the parties who wish to conduct business electronically.

Consumers must affirmatively consent to receive records in electronic form. Prior to consenting, consumers must be provided with a clear and conspicuous statement informing them of their rights regarding the transaction, as well as a statement of hardware and software requirements for access and retention of electronic records. Once the disclosure requirements are met, a consumer must consent electronically, or confirm his or her consent electronically in order to demonstrate that he or she can access information in the electronic form that will be used by the parties to conduct the transaction.

Title I of the Act is effective on October 1, 2000, with the exception of the Act's record retention requirements, which become effective on March 1, 2001. If on March 1, 2001, a federal or state regulatory agency has initiated, but not completed, a rulemaking proceeding, those provisions become effective on June 1, 2001.

Drivers Privacy Protection Act Amended

As a condition of receiving funding made available to a state, Public Law No.: 106-69,

Title III Sec. 350 amended the Drivers Privacy Protection Act in October 1999 to require express consent before releasing personal information from state motor vehicle records in certain situations. The effective date for most states was June 1, 2000.

Credit unions should still be able to verify member information with their state department of motor vehicles (DMV) to complete their auto loan transactions. However, they may be receiving correspondence from their state DMV requiring them to enter into a contract regarding the disclosure and re-use of their members' personal information.

Personal information may be disclosed for use in the normal course of business to verify the accuracy of personal information submitted by the individual to the business. If information submitted is not correct or is no longer correct information may be disclosed to obtain correct information to prevent fraud by, pursuing legal remedies against, or recovering on a debt or security interest against the individual. However, express consent is needed before personal information is released in the following situations:

- ♦ Before releasing photographs, social security numbers, medical or disability information ("sensitive personal information") unless it falls under one of the exceptions that list permissible uses.
- ♦ Before releasing personal information for direct marketing, surveys or solicitations.
- ♦ Before releasing information collected by the agency for secondary use by businesses or persons (unless expressly permitted as an exception).

You may want to contact your state DMV for state-specific information. You may also download a copy of the Driver's Privacy Protection Act, 18 USC 2721 at <http://www.thelawengine.com/index.htm>.

Governmental Affairs



Creating a political culture in your credit union

by Dianne Jones, Political Action Coordinator

By now, I hope you realize how important governmental affairs and political action are to your credit union and its future. The League has tried to give you suggestions for becoming more effective at the political process; one in which every credit union must play its part. But if the credit union movement is to maximize its role and become a major player in that game, it takes more than an individual commitment from you. It's going to take a commitment by your entire credit union: its volunteers, its staff and its members.

The leadership of each CEO and board member sets the tone for political involvement within your credit union. Here are a few ideas that easily render positive results and participation from others:

Champion political action as an important issue.

Develop a board approved plan for political action and fundraising that is integrated into your business plan.

Establish a Governmental Affairs Committee and put them on your agenda for every board meeting.

Be an educator. Make sure that your staff and volunteers are kept informed of important political and legislative issues.

Almost every credit union engages in the planning process to establish goals and direction for the future. The first product of that planning process is a mission statement or vision that defines the credit union's purpose. Given the importance of governmental affairs and its influence on your credit union's future, you should consider including this component in your credit union's mission. Decide where you need to prioritize your efforts based on your current level of participation, available time and resources to devote to this area, and activities that will maximize your credit union's relationship with its elected state and federal representatives.

Another way to demonstrate the board's commitment to governmental affairs is to establish a governmental affairs committee in the board structure. Making such a committee a permanent part of your credit

union's leadership demonstrates the importance of that area to members and staff. Provide the committee members the authority and adequate resources to develop and coordinate your credit union's political activities.

Make governmental affairs a visible part of your credit union's culture. Establish a place in the lobby with the latest updates on governmental affairs and political activities. Include an opportunity for members to register to vote so they see the connection between active participation in the political process and your credit union's success. Implement the Deduct-A-Buck Program which encourages your members to sign up for a periodic automatic account deduction to support important credit union issues and candidates. When you participate in political activities, make sure people know you're there on behalf of your credit union.

Reward and recognize staff members for their commitment to adopting political action as their cause. Let them find their own way to participate in these activities and encourage them accordingly when they show initiative. But remember, management and board members must lead the way by participating in political action activities organized by the credit union. If others are to follow they should be the first persons to volunteer to attend scheduled events, write the checks to CUPAC and present a visible commitment to this area of activities. Find a way to make politics and the credit union's future important to them and show them their role in making it a success.

Your credit union's participation in this process is vital. Our political strength flows from the millions of credit union members in this country who are passionate about preserving that choice for their financial services. If your members lack passion for your credit union and its role in governmental affairs, make that case clearer to them. The best way to demonstrate that commitment is by integrating governmental affairs into your corporate culture and making it a recognized priority.



The Tampa managers met with Adam Putnam, candidate for US Congress. L to R: Art Wood, Railroad & Industrial CU; Mary Ott-Wood, CCUE, Florida West Coast CU; Bob Fisher, MacDill FCU; Tom Dorety, CCUE, Suncoast Schools FCU; Bucky Sebastian, GTE FCU; Laida Garcia, Florida Central CU; Tim Baldwin, San Antonio Citizens FCU; Putnam; Bill DeMare, Bay Gulf CU; and Carolyn Parslow, Suncoast Schools FCU. Dale Schumacher, CCUE, Tampa Bay FCU, organized the event with the help of Dianne Jones, FCUL.



Lt. Gov. Frank Brogan; Grace Potter Freni, FCUL; and Rep. Durell Peaden (R-5), candidate for Florida Senate.



Greg Frith (left) of Panhandle Educators FCU in Panama City and Political Action Coordinator of the FCUL Gulf

Coast Chapter, presents a CUPAC check to Richard Albritton, a candidate for circuit judge for six Florida Panhandle counties.



Guy Hood, President/CEO of FCUL presents Ron Fye, President/CEO of Florida Commerce CU with a plaque for his past service as Chair of the FCUL Governmental Affairs Committee. The presentation was at a recent Tallahassee Chapter dinner meeting.

Credit Union Political Action

With the First Primary Election date (Sept. 5, 2000) just around the corner, candidates are really busy on the campaign trails, scrambling to raise the necessary dollars to beat their opponents. Following the 30-day Florida Free Candidate Forum road trip the FCUL staff and credit union representatives embarked upon in June, the League has been talking daily with candidates seeking credit union support. Credit union chapters are organizing "Meet the Candidates Nights" across the state with Escambia and Tallahassee Chapters the first to host their events in August. The Tampa, Palm Beach and the Northeast Florida Chapters are planning similar events after the First Primary Election.

Other credit union political action for the month include the following:

Two events that were not recognized in the June report...The Pinellas County Teachers CU attended a fundraising reception for Doug Jamerson, former member of the Florida House, former Education Commissioner and Secretary of the Department of Labor. Jamerson, a member of Pinellas County Teachers CU, is running for the Florida Senate, District #21, seat currently held by Senator James Hargrett (D). The Gulf Coast Chapter met with a local candidate, Richard Albritton, who is running for circuit judge in the Panama City area. *see photo on page 6*

During the recent Florida Society of Association Executives (FSAE) annual conference in Ft. Myers, Mark Landreth and Dianne Jones attended a fundraising reception held for Tony Carvajal (D), candidate for Florida House Seat #9 in the Tallahassee area. They also sat in on a program discussion of term limits for Florida legislators and how it will affect the political environment.

The Tampa area managers met with Rep. Adam Putnam (R-Lakeland) who is a candidate for the US Congress at their July breakfast meeting in Plant City. Putnam is campaigning for the seat currently held by Charles Canady (R) who will not be seeking re-election at the end of his fourth term in Congress. *see photo on page 6*

Dianne Jones met with Joan Ingersoll in West Palm Beach. Ingersoll is a member of Gold Coast Federal Credit Union and running for the Florida House, District #87, currently held by Bill Andrews (R-Delray Beach). Andrews will not be affected this year by term limits and will seek re-election.

Dianne Jones also spoke at the Palm Beach Chapter meeting providing attendees with an update of the political activities credit unions have been participating in and ways their credit unions could also get involved.

THE CU of Palm Beach County (West Palm Beach) and Educational Community CU (Jacksonville) recently formed their own Governmental Affairs Committees. Educational Community CU's committee held an organizational meeting in June, THE CU of Palm Beach County held their organizational meeting in July. Both committees are planning events honoring the candidates in their areas.

Sarasota Coastal CU hosted a luncheon for Donna Clarke (R) candidate for Florida House District #69 to provide her with first-hand knowledge of the services provided the community by credit unions. During her recent Florida Free candidate interview, Clarke reported that she felt credit unions had an "unfair advantage" to banks but would be interested in hearing the other side of the story. The League coordinated the opportunity for Clarke and her husband, who is a member of GTE FCU, to meet with Sarasota Coastal's CEO, Tom Randle, CCUE; Ed Repulski, Board Member; and Sandy Adcock, Sara-Mana Chapter President, to do just that. Also participating were West Coast FECU's CEO Barbara Evers, CCUE, and Paul Lightner, Chairman.

Mark Landreth, Director of Legislative Development, attended the National Conference of State Legislatures. He assisted by staffing the CUNA booth where he met and discussed legislative initiatives and strategies with representatives from eight other state credit union leagues. Additionally, the Florida League was a co-sponsor

of the "Florida Night" dinner for Florida's legislators and staff in attendance at NCSL. Mark had dinner with Rep. Bill Posey (R-Rockledge) who is running for the senate seat being vacated by Sen. Patsy Kurth. Also at the table was Sen. Jim Sebesta who is from St. Petersburg.

FCUL staff reviewed Division of Elections reports regarding candidates who qualified for election, and entered that data into database along with their June 30th contribution and expenditure reports.

Staff met with the House Democratic leaders for the purpose of discussing their focus on House campaign races. The meeting was very helpful in targeting the candidates leadership believe would need the most assistance from credit unions.

Mark Landreth was part of a panel of three lobbyists who met with four visiting British journalists. They discussed the electoral and legislative processes in Florida. The journalists were here as part of a US, Department of State tour to learn about the 2000 elections. They arrived in Washington D.C. and were briefed by the State Department, then traveled to Tallahassee, and also visited Sacramento and Des Moines to speak with other lobbyists. They wanted to see states that are reputed to be in the Bush or Gore camps and some that are leaning one way or the other, such as Florida.

Grace Potter Freni represented the League at a fundraiser in Chipley for Durell Peaden who is running for the Florida Senate seat currently held by W.D. Childers (R-1) who is term limited out. Lt. Gov. Frank Brogan was also in attendance. *see photo on page 6*

Education

STAR, VAP, VLP & MERIT

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

Congratulations to the following individuals 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:

Bay Credit Union: Wanda Fischer
Central FL HealthCare FCU: Constance Buecker
ECCO FCU: Suzanne Rowles
Metro North FCU: Derrold Satterwhite
West Coast Federal ECU: Paul Levins

VLP CERTIFICATES:

Miami Postal Service CU: Cleveland Wilson

STAR CERTIFICATES:

Bell-Tel CU: Heike Collins
Broward Schools CU: Felicia Green
Campus USA CU: Melissa Rollins
Central CU of Florida: Troy Mooring, Rechelle Nesbitt, Angelique Morris, Kay Doten
Central FL Educators' CU: Deborah Oliver, Maribel Cortes, Michelle Conley, Rhonda Williamson, Kris Martin, Heather Slusher, Melissa Harris, Melinda Brown, Caroline Crowley, Donna Dowd, Carrie Ruby
Central FL HealthCare FCU: Michelle Merante, Iralda Shollar, Tarsha Rucker, Doris Reader, Su Henry, Stacy Yezierski, Kevin Gurnett, Stacy Harris
Central Florida Postal CU: Caryn Jackson, Brenda Marafioti
Community Educators CU: Jacqueline Hydorn, Julia Boggs, Miriam Romans, Dawn Hoffert, Melissa Mattson, Lynne Warrick
Escambia County ECU: Terri Klein
Fairwinds CU: Linda Lee, Robert Olinger, JoAnnWisniewski, Jeannine Hughes, Cristina Billingsley, Kathy Quatrini, Melanie Abbott
Florida Central CU: Cheryl Lay, Frances Cherry
Florida Commerce CU: Jessica Weston, Nancy Geohagan, Cathleen Morgan
Florida Healthcare CU: Debra Childress
FPL FCU: Linda Novo, Grace Dent
Government ECU of Florida: Teresa Barber

Jax FCU: Warren Fleeman, Kimberly Warren, Brenda Crenshaw
Jax Navy FCU: Angela Peters, Aminatta Cambran, Joy Withers, Kristina Hendrix, Jeanette Whitener, Clarence Holzendorf, Cecilia Hicks, David Michael, Yvonne Medina
MacDill FCU: Douglas Every
Martin FCU: Allison Fore
NCSC FCU: Ruth Forst
Orlando FCU: Afaf Elaffas
Pen Air FCU: Willie-Esther Scott, Melinda Cannon, Loretta Brooks, Dawn King
Pensacola Government FCU: Brenda Hill
Pinellas County Teachers CU: Jacqueline Ruff, Richard Meglio, Robert Northway, Michelle Signorelli
Sarasota Coastal CU: Florence Horvath
Santa Rosa County Teachers FCU: Tracy Ann Harrison
Seminole County Teachers FCU: Sharon Burch
Suncoast Schools FCU: Sherri Ingram, Juli Lewis, Robin Beckman, Tracey Hisaw, Bonny Charleston, Rosemarie Morreale, Linda Calhoun, Janet Jauschneg, Pamela Brown, Malin Langfitt, Olga Adams, Kristy Lindergrén, Ruth Dionne, Laura Oler, Susan Perritt, Leah Torres, Deborah Walker, Dawn Navarro, Ostile Peck, Pamela Wallick, Stacey Kistner, Linda Calhoun, Linda Guthrie, Melissa Kuykendall, Angelina Carter, Tracie Sikes
Sunshine State CU: Henry McDowell, Sherrie Shaffer, Gloria Dann
Tampa Bay FCU: Dawn Dahlke, Karen Burch, Lorna Richardson
Tyndall FCU: Sunny Cox, Sandra Marriott, Donna Morrison, Veronica Griner, Clydies Harmon, Laura Vieth, Gina Stevens, Che-Lin Shaw, Sue Crutchfield, Wanda Wallace, Marcey Woodrow, Samantha Barrett, Josie Brimer
Vista FCU: Catherine Pelletier, Randy Ball, Dina Assadorian
West Coast Federal ECU: Jeanne Reich

MERIT CERTIFICATES:

Campus USA CU: Vicki Moore, Divina Smith
Central FL Educators' FCU: Myriam Davila, Cindy Michel
Central FL HealthCare FCU: Amy Salgado, Clare Rumplich
Educational Community CU: Loraine Irons
Jax Navy FCU: Patty Jane Thompson, Debra Hitchcock, Takesha Hopper, Robin Lewis
Jax FCU: Carolyn Smith, Lacsra Tucker, Donna Wedding
Orlando FCU: Petra Dean, Linda O'Connor, Christina Solway
Sarasota Coastal CU: Misty Dwyer, Betty Weldon, Debbie Fredericks
Suncoast Schools FCU: Lorain Beckmann, Kathleen Johnson
Tyndall FCU: Candice Jackson, Jocelyn Cassidy, Linda Millman



Employee Assistance Programs

by Liz Russell, FCUL Human Resources Manager

Employee Assistance Programs, or EAPs, originated in the 1940s and were designed to provide intervention to employees experiencing drug or alcohol problems that affected performance in the workplace. The concept has since become a well-established management tool.

The basic function of the EAP is to provide a variety of services per agreement with the employer, including: evaluation of the employee, referral to local resources and short-term counseling. As a reflection of current events, EAPs have also been involved in deterring potential workplace violence. Arrangements can be made for the employee to make a confidential "self-referral" to obtain assistance in coping with life stressors. It is important to remember that the EAP is not intended to be a punishment or disciplinary action, but rather to be an additional tool in effective management.

These programs can be provided through an internal or external provider. Due to the smaller size of most credit unions, this article will focus on the external provider. It is important to make sure that the EAP you choose is licensed and accredited.

Typically, the supervisor would refer the employee to an EAP when there is negative performance not being resolved using standard methods. If the employee is experiencing personal problems, the supervisor might only see the external expression of those problems: chronic absenteeism, tardiness, hostility, forgetfulness, lack of concentration, etc. Even if the supervisor is aware of the actual problem, he or she might not be in a position to assist the employee in a resolution.

Upon referral, an EAP professional evaluates possible problems of the employee including: substance use or abuse; psychological, financial, marital and legal problems; stress and other lifestyle issues. Once the evaluation is made, the professional can recommend services that might provide relief and therefore improve work performance. Depending upon the program and services selected by the employer, a licensed EAP professional is qualified to provide short-term counseling to assist with resolution.

This works well because the employee and EAP counselor enjoy a confidential relationship; the employee can share things he or she might otherwise feel uncomfortable sharing with a supervisor or authority figure. One word of caution here, it is important for both the employer and employee to discuss the issue of confidentiality with the counselor. The employee should expect the same confidentiality as they would receive from a private counselor, and the only communication between employer and the counselor is whether or not the employee attended and participated in the session. There has been some discussion in the courts regarding this and a specific agreement ahead of time will go far in relieving the concerns of all parties.

Managing people and encouraging them to achieve maximum success is difficult at best; even the best supervisors can find themselves at wit's end when faced with an employee who is going through a "rough phase." The EAP can provide a valuable resource to increase retention and morale in the workplace. If you are interested in learning more about EAPs, visit www.eap-association.com.

PRESIDENT/MANAGER POSITION

CMAR Credit Union in Marietta, Ga., is accept applications for the position of President/Manager. Interested personnel should contact the CMAR Main Office at 770.426.0518 or by FAX 770.427.3265 or via email at DFielder@CMARCU.org, and request an application. Salary is open to negotiation. Basic qualifying education and experience are: degree graduate of four-year college in business related field; five years progressive management experience in a credit union; five years financial experience; and a proven record of personnel management/development skills. Complete minimum and desired experience list will be attached to application package.

continued from page 4

Caribbean mentoring relationship very rewarding

Eastern has ATMs, in-house computers and PCs. No credit unions in Trinidad offer share drafts or credit cards. Eastern looked at Sarasota Coastal's credit card program and is talking with the Caribbean Confederation about starting a program.

"Apparently the banks have lobbied Parliament to amend the laws requiring banks to guarantee checks which will result in merchants refusing to accept checks. The idea is to force everyone to use a debit card," said Tom.

This kind of sharing and cultural exchange is the kind of thing that sets credit unions apart from other financial institutions. The credit union philosophy of "People Helping People" could not be better illustrated.

"We are assisting Eastern CU by the sharing of knowledge, sample of policies, and exposure to at least an alternative to what they have done. The relationship is rewarding and I hope to travel to Trinidad again," said Tom.



The Florida Credit Union League encourages credit unions to complete a Project Differentiation Statement of Commitment to Members. If you need a Project Differentiation packet, contact the League's Communications Department at 800.342.1266.



Connie Stoutamire

Horizons

Services specialized for FCUL's Horizons Program credit unions

Planning Sessions

It's time to start planning for your credit union's future.....Discounted planning sessions are now available for FCUL Horizons Program credit unions.

The planning sessions consist of three distinct parts:

- ♦An educational portion that helps participants better understand the regulatory climate in which today's small credit unions operate.
- ♦A consultation portion where the facilitator and the participants together develop a customized financial analysis of the credit union's financial position with written recommendations.
- ♦Finally the group examines the strengths, weaknesses, threats and opportunities; prioritized opportunities; and establishes a direction for management.

If any one is interested in having a planning session of this type, please contact me at 800.342.1266 ext. 334.

Small CU featured in national magazine

Small credit unions continue to thrive.....according to Virginia Tatum, President of Baptist Regional Medical FCU in Pensacola, who spoke with *The Credit Union Journal* and explained you don't have to be large to offer services, you just need to be aggressive. Check out the article in the July 17, 2000 issue of *The Credit Union Journal*.

Lending Information

CUNA now has available "Keys to Successful Lending for Small Credit Unions." This manual addresses the major ingredients of successful small credit union lending. A single copy of this manual is free to small credit unions then \$39.95 each additional copy. If you have not ordered your copy from CUNA or from the www.smallcu.com website, please give me a call at 800.342.1266 ext. 334 for your free copy.

**HORIZONS
CREDIT
UNIONS...
BE ON THE
LOOKOUT FOR A
NEW SERVICE
BEING LAUCHED
BY THE FCUL
SERVICE GROUP,
INC THIS FALL.
See the
September FCUL
News for details.**

The League announces three new VAP modules

Three new Volunteer Achievement Program (VAP) modules are now available from CUNA's Center for Professional Development. They are VAP 700, *Strategic Credit Union Leadership*; VAP 701, *Directing Effective Teams*; and VAP 702, *Maximizing Board Performance*.

♦VAP 700 *Strategic Credit Union Leadership*, helps credit union directors understand the basic principles of leadership in exercising oversight of their credit unions. The module compares the roles of board and management; describes the challenges of leadership in a new environment; presents the various leadership styles practiced--advantages and disadvantages; offers techniques for getting the commitment of each leadership team member to meet overall goals and objectives; and gives directors insight into

the ethics of leadership, and suggests 10 of the most important principles toward achieving superior organizational effectiveness.

♦Vap 701 *Directing Effective Teams*, emphasizes that credit unions rise or fall on the quality of their teams. Building and leading effective teams is a requirement for directors' success. This module details team dynamics; characteristics of high-performance teams; tips on facilitating meetings; methods for analyzing team performance; and suggestions for recruiting team members, establishing ground rules and establishing board direction, values and vision.

♦ VAP 702 *Maximizing Board Performance*, gives credit unions tools for building board performance and measuring and assessing performance. Effective boards

work with the CEO to clarify the values driving the credit union. They then translate those values into clear, measurable business goals. They also hold the CEO accountable for meeting those goals. This module helps directors establish a strategic plan; improve board processes; develop value-added activities; collect and analyze data; and reach consensus, power and influence.

The board is ultimately responsible for what happens to the credit union. This module helps the board decide what are the most important indicators of credit union success, and to use them to set credit union goals and to measure board effectiveness.

For more information or to order one or more of these modules, call the FCUL Education Department at 800.342.1266.

The Tallahassee Chapter of the FCUL was presented a "Lincoln Letter" at a recent Chapter Meeting from Lincoln High School as a token of thanks for volunteering to teach the "CU in the Classroom" curriculum this past school year. The Chapter has an established relationship with two other high schools in Tallahassee, but this was the first year they were able to work with Lincoln students--125 students to be exact. All total, the Chapter reached 380 students in 1999-2000.

The Tallahassee credit unions that are active in this program are SCORE FCU, Tallahassee-Leon FCU, North Florida Education CU, Florida Commerce CU, Sunshine State CU and Florida Rural Electric CU.



Deb Woodlief, (l) SCORE FCU receives a Lincoln Letter from Sheila Boggs, (r) the Distributive Cooperative Training director at Lincoln High School.

Not the same ol' FCUMI



The Florida Credit Union Management Institute (FCUMI), now in its 40th year, is totally new--from the location, to the curriculum, to the accommodations. The 2000 school is a four-day school (September 17 - 21) at the University of Central Florida in Orlando, a change from previous years at Florida State University in Tallahassee. The faculty is comprised of UCF faculty and credit union professionals. Emphasis will be on developing a better understanding of management concepts and the courses also include a variety of technical and operational topics to prepare each student for a career of leadership in the credit union and in the credit union movement.

Tuition for FCUMI is \$775 per person. Registrants paying on or before August 27 receive an early-bird discount and pay only \$725. Registration includes educational materials, Sunday reception, Thursday dinner, lunches Monday through Thursday and refreshment breaks.

Students will reside at the Holiday Inn Select, Orlando, a short distance from the UCF. Room rates are \$75 single or double through August 27. Reservations made after August 27 will be on a space available basis at the prevailing rate. To reserve your room call the hotel directly at 407.275.9000. The hotel also will provide free transportation to the UCF and airport shuttle service is available upon request. Holiday Inn Select is a full service hotel and has recreational facilities include a fitness center, outdoor pool and jogging trail.

Scholarships are available for this school through the Florida Credit Union Foundation, and upon completion of FCUMI, each participant will earn 3.2 CEUs. To register for FCUMI, contact the Education Department at 800.342.1266.

CUNA Mutual

Offering MEMBERS Prime Club to your members can save them money on prescriptions, etc.

Credit union members 50 and older can receive prescription drug discounts of 20 percent or more on out-of-pocket purchases by joining MEMBERS Prime Club, a non-profit membership group affiliated with the CUNA Mutual Group and the Credit Union National Association.

Membership in MEMBERS Prime Club includes discounts for retail and mail order prescription drug purchases. As prescription drug costs continue to escalate, those without coverage are feeling the pinch more than ever.

According to a report in the New York Times, prescription drug costs increased 5.2 percent from April 1999 to March 2000, compared to a 3.7 percent increase in overall prices.

It's estimated one in four Medicare beneficiaries is paying more than \$500 per month out-of-pocket for their prescriptions according to an AARP Public Policy Institute report. Even more startling, one-half of those individuals were paying \$1,000 or more monthly. Those types of costs are forcing many older adults to choose between spending their money on food or medications. Others gamble by not fully following their doctors' prescribed treatment in an effort to stretch the life of a bottle of pills.

MEMBERS Prime Club discounts are available on most medications at more than

40,000 pharmacies nationwide, including chain stores such as Walgreen's, Rite Aid, Target, Thrift, Osco, Wal-Mart and Safeway.

"The amount of savings varies by prescription but, on average, members are saving approximately 21 percent on their medications with the retail program and slightly more with the mail-order program," said Philip A. Tschudy, executive director of MEMBERS Prime Club. "If a prescription is not covered, members pay the usual and customary price for that particular drug."

Other member benefits include eyewear and hearing aid discounts, hotel and travel discounts, \$1,000 accidental death and dismemberment insurance coverage and a subscription to Prime Times®, the association's bimonthly lifestyle magazine.

Membership in MEMBERS Prime Club is open to current or former credit union members age 50 and older, or retired. Annual dues are \$49.95, which includes membership for the primary member and his/her spouse. Members receive a 60-day money back guarantee upon joining. For more information or to enroll, call toll-free at (800) 840-3491, 10 a.m. to 7 p.m., (CDT), Monday through Friday. Or on the Internet, visit <http://members.cunamutual.com/Insurance&Investments/ClubDiscountsAndBenefits/>. To learn more about becoming a credit union member call (800) 358-5710.



FCUL Calendar



CHAPTER MEETINGS

Broward Chapter, 9/14
Central Florida Chapter, 9/21
Escambia Chapter, 9/14
Gulf Coast Chapter, 10/5
Northeast Chapter, 9/5
Palm Beach Chapter, 9/28
Southernmost Chapter, 9/19
Tallahassee Chapter, 9/28
Tampa Chapter, 9/12

www.fcul.org
800.342.1266

August

22, 23 Collections Workshop,
Bankruptcy Workshop
Miami, Fee 175, Both days 325*

September

17-21 Florida Credit Union
Management Institute
(FCUMI) Orlando, Fee: \$775*

October

1, 2, 3 Student Loans Workshop
Ft. Lauderdale, Orlando, Tallahassee
Fee: \$150*

11-12 Call Center Conference
Orlando, Fee: \$225*

15-21 International CU Week

*fees subject to change

CUNA & Affiliates Schools & Conferences being held in Florida:

•Consumer Lending Part I, II, III
September 24-29
St. Pete Beach

•Regulatory Compliance
School and Update
September 9-15
St. Pete Beach

•CU University Institute
September 24-27
St. Pete Beach

•Residential Mortgage Lending
November 12-17
St. Pete Beach

For more information,
call CUNA at 800.356.9655

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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Florida Credit Union League
P.O. Box 3108
Tallahassee, Florida 32315-3108



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