



# Florida Credit Union News

A publication of the Florida Credit Union League 

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## FCUL launches updated website

The Florida Credit Union League is very pleased to announce the launch of its new and improved website—[www.fcul.org](http://www.fcul.org). Check it out and you will find FCUL has provided information on just about anything you could possibly need to know about the League plus links to many other informative sights.

Right away you will notice the League Education Calendar has a prominent position on the home page. Credit union professionals and volunteers will be able to learn about conferences; find out when they are being held and in what cities; and register for the conference online. Soon the registration fee will be able to be paid online.

In the Florida Focus section, a daily news update of Florida news stories that Florida credit unions will want to read will be posted. Also, news pertaining to credit unions will be easily accessed through the links to CUNA's *News Now*, *Credit Union*

*Journal* and *Credit Union Times*. Your local weather and Wall Street market updates are also on the home page.

Another useful link available is the Credit Union VILLAGE™ site. The Credit Union VILLAGE™ is intended to serve the information and product needs of credit union professionals and volunteers. One click will let you search for information and resources dealing with: government agencies; finance and economics; technology; political sites; libraries; and much, much more. And, you'll want to check out all the retail sites linked to the Credit VILLAGE™ site.

This is just Phase One of the rebirth of the FCUL website. We'll have plenty of new and exciting must-see things added during the next several months. But, for right now, you'll be able to access plenty of informative and entertaining links. Just remember from the FCUL home page you'll be able to:

*continued on pg. 2*

## Florida Credit Union League Service Group Department Spotlight

**Editor's note:** *The Florida Credit Union News has featured a FCUL Service Group department each issue for several months. The February spotlight is CUMortgage Support Services, Inc., non-conforming loan program.*

Have you ever had to tell one of your credit union members that you'd like to help them with a mortgage, but that it was impossible considering their less than stellar credit history? Certainly you would help them if you could. CU Mortgage Support Services and FCUL Service Group, Inc., have developed a program so that credit unions *can* offer their members non-conforming real estate loans.

Some of the features of the CUMSS non-conforming real estate loan program are: a wide range of sources who have agreed not to cross-sell your members on other financial products; Internet underwriting so answers can be obtained within



*Joel Funchess*

*continued on pg. 8*

## CUPAC bitten by the Millennium Bug



see story on page 6

## Filene study sheds new light on credit unions vs. banks

Research findings from a study commissioned by the Filene Research Institute has found that households that use both a bank and credit union and predominantly use a bank have higher income and wealth than households that use a credit union predominantly. The study pokes a hole in two general perceptions about credit unions and statements often made about credit unions: 1) that credit union members are more affluent than bank customers, and 2) that people are exclusively members or non-members of credit unions.

The Filene study was authored by Jinkook Lee, an associate professor in Retail and Consumer Sciences at the University of Tennessee, and William A. Kelly, Jr., Director of the Center for Credit Union Research, University of Wisconsin. The authors noted that previous comparisons have created misunderstandings about who credit union members are and what their financial status is. They concluded by saying that misperceptions can lead to improper public policy and also can lead to wasted marketing resources in credit unions.

*continued on pg. 4*

# President's Column

## Florida Credit Union League Board of Directors

**Bob Beskovoyne, CCUE, Chairman**

*District #4 Director*

Martin FCU

**Laida Garcia, 1<sup>st</sup> Vice Chairman**

*District #5 Director*

Florida Central CU

**Melba Jordan, CCUE, 2<sup>nd</sup> Vice Chairman**

*District #2 Director*

State Employees CU

**Trudy Prince, CCUE, Secretary**

*At Large Director*

Central Florida Healthcare FCU

**Wendell Brooks, Treasurer**

*At Large Director*

Pinellas County Teachers CU

**Charles Wesley Atkins**

*District #1 Director*

Emerald Coast FCU

**Randall J. Mims, CCUE**

*District #3 Director*

Florida State University CU

**Barbara Harris, CCUE**

*District #6 Director*

South Atlantic FCU

**Jim Wagy**

*District #7 Director*

Tropical FCU

**Chris Brooks**

*At Large Director*

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@fcul.org](mailto:gracepf@fcul.org).

**President:** Guy M. Hood

**Managing Editor:** Mark Ivester

**Editor:** Grace Potter Freni

[www.fcul.org](http://www.fcul.org)

## President's Column

# Utilizing the web to the max

By the time you read this column, the Florida Credit Union League's new and improved Internet web site will be up and running. For those of you that are into cyber communications you should be pleased with the new look.

When the Internet began to take off a few years ago most businesses, government agencies and associations immediately created a web site. And, for a while, these sites served their owners well. They gave information about the business or agency, gave names and addresses of the principles in the business and generally acted like an electronic brochure. As web designers got more accomplished, and it became easier to design web sites, most of these Internet pages became more and more polished. But, they still were little more than electronic brochures.

Merchants discovered that they could sell their products via the web and information dispensers began to disseminate news and information in lightning fashion. The Bill Clinton-Monica Lewinsky scandal showed that the Internet was a highly effective means of relaying news. So, it was no longer enough just to have a web page, you

have to have a web page that DOES SOMETHING. And that's what we set out to do here at the FCUL.

Our redesigned Internet site will allow you to register for each and every conference that we sponsor, including the annual convention. In addition, we will feature on our home page the latest news from the business world, including live stock market updates, and a daily list of Florida news for you to check out.

We also will have a link to the Weather Channel that will allow you to check the weather in your town or any other location (might be handy for traveling plans). You will also be able to check out the latest news affecting credit unions through three sources, CUNA's *News Now*, *Credit Union Times*, and *Credit Union Journal*. As an affiliate, you will also be able to look at the monthly *Florida Credit Union News*, including the current issue and issues dating back to last July.

All in all, I think you will be pleased with the appearance and functionality of the new FCUL web site. I hope you will check it out, bookmark it, and let us know what you think about it.



*Guy M. Hood  
President/CEO*

—continued from pg. 1

## New website launch-- continued

- Click directly to Florida news headlines, updated at least every day, more often if necessary.
- Check out the latest financial market news
- See what the weather in your home town will be or anywhere in the United States
- Read the latest news affecting credit unions from CUNA, Credit Union Times and Credit Union Journal.
- Explore and discover all the conferences and schools planned by the Education Department. Sign up online for the ones you want to attend.
- Discover other links and updates to learn more about FCUL and its activities.

The League hopes the new site will be one Florida credit union professionals and volunteers will want to visit daily. Let us know what you would like added to the website by clicking on the "Email FCUL" button, and we will do our best to accommodate each request.

As an incentive to search the new site, the FCUL Service Group has hidden a "Millennium Bug" somewhere on the site. The first 20 persons to find the bug, click on the graphic and send us their name and credit union, will receive a CUPAC raffle ticket for a chance to win a 2000 Volkswagen Beetle. See *Millennium Bug* story on page 6.

*FCUL employees and immediate family are not eligible.*

## CUNA Mutual

# A highlight of major product features

### Protect your consumer loan portfolio

The two most important parts of a collateral protection insurance program are the insurance protection and the tracking service provided. "For years, CUMIS Insurance Society, Inc., has been the leading collateral protection insurer in the credit union industry and Stewart Associates Incorporated has been the leading tracker," says Gary Kirkindoll, CUNA Mutual Product Manager, Collateral Protection, in the Lending Enterprise. "Recently, CUNA Mutual and Stewart Associates formed a strategic alliance. As a result, the CUNA Mutual Collateral Package of Protection brings credit unions the very best qualities of both organizations. Together, our aim is to give credit unions a superior way to protect themselves from damaged and uninsured collateral losses."

For credit unions, the CUNA Mutual Collateral Package of Protection means more coverage options, more capabilities and more opportunities to safeguard loans. It also means unique, customizable program solutions, sophisticated collateral tracking and claim payment features, state-specific compliance manuals and thorough on-site training, as well as responsive, professional service and technology to help credit unions work smarter and more efficiently. "Whether your credit union wants a fully tracked program with force placement, or a non-tracked program with Blanket Insurance coverage or an Immediate Issue policy source for the borrowers you know do not have insurance, our Collateral Package of Protection has the right program for you," said Kirkindoll.

### Flood Protection Also Available

Through its Stewart Associates division, CUNA Mutual offers credit unions and their members single-source convenience for flood insurance protection and accurate flood determination through the Total Trac-Flood<sup>SM</sup> Compliance program. "More and more credit unions are joining the program," said Kirkindoll. "To date, we

*continued on pg. 11*

## 2000 Convention theme and schedule in brief

The 66<sup>th</sup> Annual Florida Credit Union League Convention and Exhibition will be June 1-3, 2000, at the Orlando World Center Marriott. The Convention and Expo provide credit union leaders with an excellent opportunity to exchange ideas, hear renowned speakers and learn about the latest in credit union technology and services. This year's theme is "Strength from Within" which reminds us that whatever strength we have rests with our credit union members.

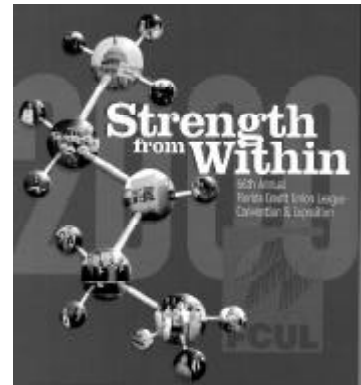
The three-day event is packed with educational sessions specifically designed to address critical credit union issues. Social opportunities also abound with the annual golf tournament and walk-a-thon; Friday Night Fever silent auction and dance; and the annual dinner and closing entertainment.

The keynote speaker for the Opening General Session is Dr. Bob Arnot, one of America's most recognized names in the medical and health profession. Now the chief medical correspondent for NBC's *Dateline* and *Today*, he brings vital health and medical information into America's living rooms, often circling the globe to get the most up-to-date reports. Dr. Bob has published five books and lectures on topics such as being your best at any age.

Pat Williams, the senior executive vice president of the NBA Basketball franchise

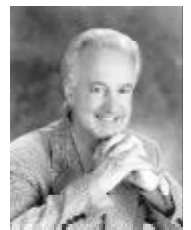


*Dr. Bob Arnot*



*The theme and artwork feature real Florida credit union professionals.*

Orlando Magic/RDV Sports, is the closing keynote speaker. Pat enjoys a widespread reputation in worldwide sporting circles, but many also consider him to be one of the country's premier motivational and humorous speakers. He is a successful author, basketball manager and has 19 children—15 of which were adopted from around the world.



*Pat Williams*

Last but not least, the FCUL Exhibition is one of the largest and best credit union expos in the country. Last year, more than 100 exhibitors were available to share the latest in products and services.

For more information about the Convention schedule and speakers, contact Corinne Henningsen at (800) 342-1266 ext. 325, or for information about the Exhibition, contact Grace Potter Freni at ext. 312.

## Five common website compliance errors

*\*from an article in "Keystone Extra" published by the Pennsylvania Credit Union League.*

Many credit unions are finding their website and e-commerce programs to be very valuable and profitable marketing tools. However, mistakes made unknowingly by webmasters are often quickly noticed by examiners. The following is a list of the five most common mistakes on CU websites according to Steve Rodeman, general counsel for Safeway Northwest Central Credit Union in Beaverton, Oregon\*:

♦The official NCUA sign and insurance statement are not properly displayed

- ♦Share rate is not quoted as APY (annual percentage yield)
- ♦The Equal Housing logo is not displayed with mortgage loans
- ♦Loan rates are not quoted as APR (annual percentage rate)
- ♦Credit card disclosures are not formatted correctly.

Rodeman believes many irregularities could be avoided if "the compliance people were brought into the loop and consulted" before a website is posted.



Wesley Atkins has left his position as CEO of **Emerald Coast Federal Credit Union** in Port St. Joe to take over the management and CEO position at **Bay Credit Union** in Panama City. Kenneth Weimorts, who is currently the Assistant Manager of Emerald Federal Coast Credit Union will be stepping up to the Manager/CEO position at Emerald Coast Credit Union.

**Suncoast Schools Federal Credit Union**, through its Suncoast for Kids non-profit foundation, recently presented a gift of \$10,000 to the Ronald McDonald House of Southwest Florida in Fort Myers. Ronald McDonald House helps provide temporary lodging, meals, comfort and care for pediatric families needing these services, regardless of their ability to financially contribute to their stay.

On Jan. 4, 2000, Bob Milligan, Comptroller of Florida, approved an amendment to the by-laws of the **St. Lucie County Credit Union to change its name to St. Lucie Community Credit Union**. The change was made to reflect the current field of membership as a community credit union.

**Credit union pioneer passes away**--Earl Hampton, a founding director of **Florida Aircraft Federal Credit Union**, passed away Monday, January 17 at the age of 80 in Lake Park. Earl served his credit union for 42 years, including more than 22 years as chairman, among other duties. In addition, Earl served all of Florida's credit unions for more than 15 years as a member of the FCUL Board of Directors.

Mr. Hampton helped found Florida Aircraft Federal Credit Union in 1958.

## Central Florida Chapter hosts golf tournament

The FCUL Central Florida Chapter of Credit Unions is hosting a golf tournament April 8, 8:30 a.m., at the Eastwood Golf Club in Orlando. The cost is \$70 per golfer. For information about the tournament or to register a team, call Michelle Truman at (407)306-6030 or Tammy Douglass at (407)282-6039 or Jim Weibert at (407)690-2328 ext. 28. Lunch will be provided after the tournament.



*Rob Hatefi*

at Oregon Employees Federal Credit Union.

Rob Hatefi has joined the staff at **Sarasota Costal Credit Union** as Vice President of Lending. He will be responsible for all aspects of consumer lending. Prior to joining Sarasota Costal Credit Union, Rob was Vice President of Operations

**Jax Navy Federal Credit Union** has re-opened a branch located on Cecil Field although the U.S. Navy no longer occupies the base. Terry West, President/CEO of Jax Navy FCU, said this re-opening is part of the redevelopment efforts in the Cecil Field area and is important because they have many members living in the Cecil Field area.

**Suncoast Schools Federal Credit Union** has named Patricia Denmark as its manager of the Lutz/Land O'Lakes branch.

Richard J. Skaggs, Vice President of Lending and Branch Operations at **Vista Federal Credit Union** was recently elected chairman of the Consumer Credit Counseling Service of Central Florida, Inc.

Bucky Sebastian, CEO of **GTE Federal Credit Union** took part in a nationwide satellite broadcast dealing with prompt corrective action sponsored by CUNA, the CUNA Mutual Group and U.S. Central Credit Union. The three-hour broadcast was hosted by nine state CU Leagues and several individual credit unions.

*continued from pg. 1*

## *Filene study continued*

The basic findings of Lee and Kelly's study are that households, which use a bank and not a credit union, have higher income and wealth than households that use only a credit union. Of the households that use both a bank and a credit union, those that use a bank predominantly have higher income and wealth than those that use mostly a credit union. In general, the authors found, households that use both a credit union and a bank have higher incomes and more wealth on average than households that use only a credit union or only a bank. This is consistent with their finding that as households accumulate wealth, they often increase the number of institutions they use.

Bankers had often cited earlier studies that stated that credit union members have more income and wealth than non-credit union members. Lee and Kelly said using a simple comparison like that doesn't tell the whole story. Their survey divided the respondents into five categories: 1) Bank Only (56%); 2) Predominantly Bank (19%); Predominantly Credit Union (12%); Credit Union Only (6%); and Unbanked (use neither) (7%). By using this methodology, the authors were able to develop what they feel are real-life results in a dynamic market. 📌

## *Southeast Corporate*

### Annual meeting invitation

Southeast Corporate would like to invite its members to its 25<sup>th</sup> Annual Business Meeting on Wednesday, March 29, at 7 p.m. EST. The meeting will be held at the Radisson Hotel, located at 415 North Monroe Street, Tallahassee, Fla.

Two positions are subject to election to the Board of Directors. In accordance with the bylaws of Southeast Corporate Federal Credit Union, the Nominating Committee has submitted the following nominees to serve a three-year term on the Board: John L. Blount, President/CEO, Central Florida Postal CU and Ronald D. Gracie, CCUE, President/CEO, Coastline FCU.

For additional information regarding this year's meeting, call (800)342-0203.

## Regulatory Update



**B**ill 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](mailto:billb@fcu.org).

### **Prohibition on Management Interlocks between Depository Institutions revised**

NCUA revises its rule regarding management interlocks. The final rule conforms to recent statutory changes, modernizes and clarifies the rule, and reduces unnecessary regulatory burdens where feasible, consistent with statutory requirements. The Depository Institution Management Interlocks Act (the Interlocks Act) generally prohibits financial institution management officials from serving simultaneously with two unaffiliated depository institutions. The Interlocks Act exempts credit unions and, therefore, in the case of credit unions, only restricts interlocks between credit unions and other institutions - banks and thrifts and their holding companies.

The final rule reflects the new threshold amounts so that a management official of a depository organization with total assets exceeding \$2.5 billion cannot serve at the same time as a management official of an unaffiliated depository with total assets exceeding \$1.5 billion. The final rule adds a mechanism providing for periodic adjustments of the thresholds.

### **Real Estate Brokerage Reinstated as Permissible CUSO Activity**

This final rule, which took effect December 27, 1999, reinstates real estate brokerage services as a permissible credit union service organization (CUSO) activity. Because the existing real estate brokerage CUSOs do not appear to present a safety and soundness risk and there are sufficient safeguards in place to deal with potential conflicts, the Board is reinstating real estate brokerage services as a permissible CUSO activity.

At the last Board meeting, NCUA Board Member Yolanda Wheat indicated the agency's need to restructure regulations on CUSOs. Mrs. Wheat stated that currently CUSO regulations present those services that CUSOs could provide in an item by item format. Mrs. Wheat sug-

gested that the regulations have a more general description of those services.

### **HMDA Threshold Increased to \$30 Million**

Annually the Fed is required to adjust the HMDA (Regulation C) asset-size exemption threshold for depository institutions based on the annual Consumer Price Index for Urban Wage Earners and Clerical Workers. This adjustment reflects changes for the 12-month period ending in November. Depository institutions with assets of \$30 million or less as of December 31, 1999 are exempt from data collection in 2000.

### **NCUA Board passes resolution on Predatory Lending**

NCUA Board agreed to work with state regulators to "review issues of mutual interest and concern related to effective regulation of predatory mortgage lending." The resolution states the Board's support for the state regulators "in their efforts to review mortgage lending practices of credit unions as they relate to other types of lenders in order for the states to determine:

·To what extent, if any, credit union members in their states are being victimized by predatory mortgage lenders.

·To what extent, if any, credit unions in their respective states can provide alternative mortgage programs to alleviate the need of members to utilize the services of those who engage in predatory mortgage practices; and

·What, if any, regulations may be warranted at the state or federal level to more effectively regulate the possibility of predatory mortgage lending by credit unions or what regulations, if any may need to be revised or withdrawn that may conflict with the effectiveness of the individual state's efforts to prohibit predatory mortgage lending in their respective states."

### **NCUA Final Rule on Secondary Capital**

NCUA issued a final rule amending its regulation regarding secondary capital accounts in low income designated credit unions (LICUs). The final rule states that

interest on these accounts may be accrued in the account, paid directly to the investor, or paid into a separate account from which an investor may make withdrawals. The final rule is effective January 26, 2000.

### **Notice of application period for participation in the Community Development Revolving Loan Program**

NCUA will accept applications for participation in the Community Development Revolving Loan Program for Credit Unions (the Program) throughout the calendar year 2000, subject to availability of funds. Application procedures for qualified low-income credit unions are set forth in Part 705 of the NCUA Rules and Regulations. The purpose of the Program is to assist officially designated "low-income" credit unions in providing basic financial services to residents in their communities by providing low interest loans and deposits. The loans/deposits granted during 2000 will be subject to a 2 percent annual interest rate.

### **Equal Housing Lender Posters**

These posters are required to be posted in the main office and each branch office where real estate related loans are made. To obtain copies of poster NCUA 1582 for federally chartered credit unions, call the NCUA at (703) 518-6340 or request copies by writing to: National Credit Union Administration, Attn: Publications, 1775 Duke Street, Alexandria, VA 22314

To obtain copies of poster HUD-928.1 for state chartered credit unions, call HUD at (800) 767-7468 or request copies by writing to: U.S. Department of Housing and Urban Development, Customer Service Center Room B-100, 451 7<sup>th</sup> Street SW, Washington, DC 20410. Copies of HUD-928.1 can also be obtained online by going to [www.hud.gov/ddc](http://www.hud.gov/ddc). Once there, click on "Search." Then click on "Select a category" and select "Item Number." In the "Search For" box enter 928.1. Then follow the ordering instructions.

Include the number of copies needed when requesting copies in writing.

## CUPAC bitten by the Millennium Bug

The Millennium Bug referenced in the above headline is not the unpleasant Y2K bug, but an adorable Volkswagen Beetle. CUPAC is once again sponsoring a raffle to raise funds, and this year the prize is a 2000 Volkswagen Beetle.

The Governmental Affairs department sent packets containing the raffle tickets, posters and instructions to all affiliated credit unions containing everything needed to conduct the raffle at the credit union level. If additional tickets or supplies are needed, contact the GA department at bsammons@fcul.org or at (800)342-1266.

Some points to remember include:

- ♦ Tickets may be sold up until May 10, 2000. There is no obligation for any unsold tickets. All unsold tickets must be returned to the League after that date. The League will set up a booth at the FCUL Convention and Expo to sell the remaining tickets. The League would appreciate a monthly status report. Please send the ticket stubs and funds raised to the League by the end of each month. Do not send cash.
- ♦ Credit union employees, volunteers and their family members **ARE** eligible to win. In fact, persons do not have to belong to a credit union. Only League employees and their immediate family members are not eligible. Anyone else may purchase a ticket.


- ♦ Anyone who wishes to purchase a raffle ticket by share drafts/checks, must make it out to the Florida CUPAC not FCUL.



- ♦ If by chance someone purchases more than \$100 worth of raffle tickets, that person must include their occupation on their raffle ticket.

- ♦ The tickets themselves contain numerous disclaimers that are necessary to follow state law conducting this type fund raiser. If any questions are raised that you do not feel comfortable answering, call the GA department at (800)342-1266.

One way to make the raffle a success is to offer an incentive to the employee who sells the most tickets. Last year some credit unions offered a half day off work. Those credit unions that have a "no solititation" policy could still encourage employees and volunteers to sell to their friends and family outside the credit union. The possibilities for sales are really as unlimited as the imagination.

Again, if you have any questions, call the GA department at (800)342-1266. 

## Two more title loan ordinances pass

January proved to be a busy month in the League's efforts to help persuade Florida's counties to adopt ordinances restricting interest rates that title loan companies could charge when making loans. The first activity took place in Escambia County where Mark Ivester met with two county commissioners, Mike Bass and Tom Banjanin. Joining Ivester in the meetings were representatives of Florida Legal Services and the American Association of Retired Persons (AARP).

Bass was interested in sponsoring an ordinance and was looking for help from the three groups in persuading reluctant colleagues on the commission to support such an ordinance. Banjanin told the group that he would be willing to support an ordinance that had what he termed a "reasonable" interest limitation in it. Banjanin appeared ready to support a 30% cap.

Ivester traveled to Charlotte County in late January to speak before that county's commission. Michael Telgenhof, Port Charlotte branch manager of Florida Central Credit Union of Tampa was also on hand. After a somewhat testy two-hour meeting the commission adopted an ordinance limiting title loan interest to 72% per annum.

Two days later, in Santa Rosa County, the county commission unanimously adopted a title loan ordinance that limited interest to 18% per annum. Title loan operators had rounded up about a dozen of their customers and paraded them before the commission. The customers, all of whom read from prepared remarks, said that without the title loan operator,

## ADVOCAC

Florida's credit unions maintained their pol New Year with great enthusiasm. Across th an active role attending fundraisers, candi participating in local campaigns. The follc coordinated by FCUL since January 1 throug

♦Jan. 7 - David Brock, CCUE and Jim Wie munity Educators CU in Rockledge met w Democrat candidate running for Senate Distri held by Senator Charlie Bronson, (R).

♦Jan. 10 - John Deese, CCUE, THE CU of I attended a Palm Beach fundraiser reception man Mark Foley (R). More then 150 local s hand to offer their support to Congressman F Fred Thompson (R-TN), who serves on th Committee and Chairs the Senate Governm

♦Jan. 17 - Aletta Shutes, Jim Smith met w

♦Jan. 24 - FCUL coordinated a luncheon inviting a select group of lobbyists. Mr. W to win back his former seat in the Florida H

♦Jan. 25 - Aletta Shutes & Dianne Jones Department of Banking & Finance in Tallah

♦Mara Falero, FAA CU in Miami Lakes at

♦Jan. 26 - Aletta Shutes met with Susan C Committee in Tallahassee.

♦Jan. 27 - THE CU of Palm Beach County Weaver, Democratic candidate for House D

♦Feb. 1 - Sandy Adcock, Sarasota Coastal

♦Feb. 2 - Escambia Chapter Credit Unions Peaden is running for Senate District 1 curr

♦Feb. 3 - Tom Embree, FAIRWINDS CU

♦John Deese, CCUE, THE CU of Palm B Merchant (R-N. Palm Beach) candidate for Palm Beach) candidate for State House Dist

♦Feb. 4 - Southernmost Chapter Credit Ur Sen. Diaz-Balart is running for House Distri

*\*FCUL is a member of the \*FlaFREE (Florida F organization providing the business community w candidates to the Florida Legislature. The regio districts and incumbents in each region, including*

Speedie Cash, they would have been in real trou that if the ordinance were adopted they would

FCUL's Ivester testified that most of the cust had another alternative: credit unions. "Credit amounts mentioned for a lot less interest." Ives well as future customers of title loan shops in t

In the end the Commission agreed with the p that need the service, but I'm not going to sit h Commissioner Byrd Mapoles said.

A total of 30 counties have now adopted an c counties have adopted ordinances in excess of

# N ACTION

ion momentum through the holidays and the credit union CEOs, volunteers and staff took cheons and candidate briefings, as well as t contains the legislative advocacy contacts y 4, 2000:

JE, Com-  
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currently

ch County  
Congress-  
s were on  
S. Senator  
e Finance

airs Committee also attended the event. Carlos Lacasa, (R-Miami) in Tallahassee. ser for Jamey Westbrook (D) in Tallahassee officially announced that day his intentions representatives, District 7. Sunny Phillips, Legislative Director for the

laFREE Regional Meeting in Miami. Staff Director of the House Financial Services

first candidate luncheon of the year for Bonnie

nds FlaFREE Regional Meeting in Ft. Myers. Rep. Durell Peaden (R-5) in Pensacola. Rep. l by Senator W.D. Childers (R). FlaFREE Regional Meeting in Orlando. ntly attends local fundraisers for Rep. Sharon ate District 27 and for Bonnie Weaver (D-W.

with Sen. Mario Diaz-Balart in Miami Lakes. rently held by Rep. Alex Villalobos (R). *Research and Economic Education, an ation to recruit and elect business-friendly gs provide in-depth profiles of the legislative the declared candidates to date.*

ral title loan operators then told the commission lose their doors and offer no more loans. ho had appeared before the commission probably a this county and others offer small loans of the l the commission to protect those consumers as y.

ts of the ordinance. "I know that there are people ote to let someone take advantage of another,"

limiting title lenders to 30% or less. Three other

**Mark your calendar  
for the April 12, 2000  
FCUL Legislative  
Summit**  
\*One Day Only\*  
Registration Information will  
be mailed in March

## Credit unions meet with local candidates

The 2000 campaigns are gearing up for Election Day and the Florida Credit Union League has been busy providing opportunities for credit unions across the state to become better acquainted with some of their local candidates. The first opportunity was through THE CU of Palm Beach County who agreed to host a candidate luncheon and credit union tour of their facility on January 27. The Palm Beach Chapter of Credit Union CEOs were invited to meet Bonnie Weaver (D) who is one of two local candidates running for House District #86 currently held by Rep. Ed Healey (D). Healey is not seeking re-election. THE CU of Palm Beach County provided lunch for the candidate and more than 17 credit union CEOs, volunteers and



Second from the left, candidate Bonnie Weaver is pictured with several CEOs from the Palm Beach Chapter of Credit Unions.

guests. The luncheon provided an informal setting for both candidate and credit unions to get to know each other better. The following credit unions and guests participated: CSR America CU, F.C.D. Employees CU, Florida Credit Union League, Federal Employees CU, Gold Coast FCU, Palm Beach County CU Centers, THE CU of Palm Beach County, and Trimmier Law Firm.

FCUL coordinated a similar event for the Escambia Chapter of Credit Unions to meet with Rep. Durell Peaden (R) who is running for the Florida Senate. This "Get to Know" luncheon was held on February 2 in Pensacola. Rep. Peaden, a retired physician from Okaloosa County and serving his third term in the Florida House of Representatives, is running for Senator W.D. Childers (R) seat in District 1. Childers' term is up in 2000. Rep. Peaden said he was pleased to have the opportunity to meet with the credit unions and looked forward to seeing them more often. Escambia credit unions and guests attending the luncheon were: Central Credit Union of Florida, Florida Credit Union League, Florida State Employees CU,

Members First CU of Florida, Monsanto Employees CU, Okaloosa County Teachers FCU, Pen Air FCU and Pensacola Government FCU.



Rep. Durell Peaden, left, seated with Chris Brooks, Monsanto ECU.

In Miami Lakes, FCUL and the Southernmost Chapter of Credit Unions met with Senator Mario Diaz-Balart (R). Senator Diaz-Balart is running for the House of Representatives, District #112, as he will not be eligible to run for re-election to his Senate seat because of the term limits. The credit union CEOs and staff provided the Senator with information regarding their individual credit unions and the basic difference between credit unions and banks.

"Holding events such as this luncheon is one of the most important things credit unions can do for their cause and their communities," the Senator commented. He also agreed to tour Tropical FCU following the close of the Legislative Session. Southernmost Chapter credit unions and guests represented at the luncheon were: FAA Credit Union, FEC Employees FCU, FPL FCU, Florida Credit Union League, Financial FCU, Miami Postal Service CU, Tropical FCU, and University CU.

These are just a few of the efforts credit unions are participating in across the state to become more active and more visible in the political process. Taking the time and making the effort to meet with these candidates will make a difference.



Sen. Mario Diaz-Balart, second from the left back row, pictured with Southernmost Chapter CEOs and staff.

## STAR, VAP, VLP & MERIT

**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.

### VAP Certificates:

**SARASOTA COASTAL CU - Raiffeisen:** Jacqueline Pfister  
**TAMPABAYFCU - Board of Directors:** Graciela Davila  
**UNIVERSITY CU - Bergengren:** Grace Ali

### STAR Certificates Earned:

**SUNCOAST SCHOOLS FCU - Advanced Lending:** Sharon Cable, Anita Ramos - **Credit Union Accounting:** Melia Vaccaro, Deborah Walker - **Consumer Lending:** Ostile Peck, Sandra Fraser, Kerstin Hawthorne - **Credit Union Technology:** Sherri Ingram - **Credit Union Sales:** Brenda Boggs, Jenny Torres - **Member Services:** Suzanne Foley, Jill Choate, Luz Marrero  
**TYNDALL FCU - Consumer Lending:** Jena Spivey - **Credit Union Accounting:** Deborah Troyan - **Credit Union Sales:** Che-Lin Shaw - **Technology:** Clare Lamb - **Member Services:** Linda Millman  
**SARASOTA COASTAL CU - Credit Union Accounting:** Angela Moore, Patricia Peel, Diana Dumm - **Consumer Lending:** Diana Dumm - **Member Services:** Joline Donelan, Angela Moore, Diana Dumm  
**JAXNAVY FCU - Credit Union Sales:** Takesha Hopper - **Member Services:** Marvelette Joyce, Kristeen Kilroy  
**JAXFCU - Advanced Lending:** Cynthia Mitchell - **Loan Officer:** Rhoda Dyjak - **Consumer Lending:** Janice Miller - **Member Services:** Lee Thomas  
**CENTRAL FLORIDA EDUCATORS FCU - Credit Union Technology:** Melissa Harris - **Loan Officer:** Krista Uffelman - **Credit Union Sales:** Heather Slusher

**CENTRAL CU OF FLORIDA - Advanced Lending:** Tammy Dulaney - **Member Services:** Lea Liss, Leslie Giardina  
**PENAIRFCU - Consumer Lending:** Maritz Wright - **Member Services:** Maritza Wright  
**MARION COUNTY CU - Member Services:** Martha Brooker, Odette Bultron  
**TAMPABAYFCU - Credit Union Accounting:** Edward Reyes - **Consumer Lending:** Edward Reyes  
**COMMUNITY EDUCATORS CU - Credit Union Accounting:** Christine Tindell-Dawson, William Harris  
**CENTRAL FLORIDA POSTAL CU - Credit Union Sales:** Darlene Elliott  
**MACDILL FCU - Consumer Lending:** Maribel Lorenzo  
**ORLANDO FCU - Credit Union Sales:** Linda O'Connor  
**PINELLAS COUNTY TEACHERS CU - Member Services:** Robert Northway  
**ST. PETERSBURG MUNICIPAL ECU - Member Services:** Regina Benjamin  
**SUNSHINE STATE CU - Member Services:** Anna VanLandingham  
**TALLAHASSEE-LEON FCU - Consumer Lending:** Margaret Watson

### Merit Certificates Earned:

**SUNCOAST SCHOOLS FCU - Emerald:** Jamela Reid, Joan Halle - **Basic:** Kathleen Johnson  
**FLORIDA COMMERCE CU - Emerald:** Jan Sheffield  
**TMHFCU - Emerald:** Mindy Jordan  
**TYNDALL FCU - Sapphire:** Elizabeth McMahon  
**CENTRAL FLORIDA EDUCATORS FCU - Basic:** Scott Warner  
**JAXNAVY FCU - Basic:** Alicia Teall  
**ORLANDO FCU - Basic:** Christina Solway  
**PENAIR FCU - Basic:** Margaret Moody

## FCUL Service Group department spotlight

an hour with a firm purchase commitment from select lenders; and the credit union can earn revenue in the non-conforming mortgage area without placing the credit union's assets at risk.

"Members who have had problems with their credit or are buying properties that do not fit into conforming market guidelines, are getting loans from somewhere," said Joel Funchess, Loan Development Officer for CUMSS. "If you don't serve these members, some broker or bank most likely will."

Your collection department staff can be trained to identify potential loss accounts (rolling delinquency, charge off & bankruptcy) and turn the potential loss into loans. This is a win-win situation as the credit union avoids the loss and the member is able to consolidate even with poor credit. By serving your members with non-conforming loans and assisting them to correct their credit, they become more committed to their credit union and make the credit union their primary financial institution.

CUMSS also has the "Best Deal Guarantee" which means if the member or credit union or CUMSS learns of a better loan and CUMSS cannot meet or beat that proposal, CUMSS will transfer the work to the other institution at no charge to the member or credit union.

Call Joel at (850) 575-2461 to discuss a partnership with CUMSS.



### The FCUL Horizons Program has an equipment need.

A small credit union is currently looking for a free standing or a drop box type safe. If anyone has this particular piece of equipment available as a gift or at a reduced price, please call Connie at 1-800-342-1266.



February is Black History Month

## The Value of Diversity

by Marilyn McGhee, FCUL Human Resources Administrator

The Civil Rights Act of 1964 exposed the legal consequences of overt discriminatory practices and racial harassment as outlined in the 13th, 14th and 15th Amendments. However, it did not reduce the effect of the prejudicial attitudes that cause the discriminatory acts. Although, a person's behavior can be controlled to a certain extent by rules and regulations, negative attitudes and beliefs can only change through the education and understanding of the different demographics (race, sex, age, culture, marital status, sexual preference, religion, personality styles, etc.) within our society. Developing an "Organizational Diversity Initiative" is one way to accomplish this.

Employees who feel they are working for an organization that values them as individuals and who are recognized, developed and compensated accordingly will stay with an organization longer. So, you can probably surmise that recruitment and retention of talented employees should be part of your diversity initiative. If you are at a loss for diversity recruitment resources there are numerous sites on the World Wide Web that can help you with your recruiting efforts. Some sites of notable interest are:

- ◆www.women.com,
- ◆www.minorities-jb.com,
- ◆www.latina.monster.com and
- ◆www.blackvoices.com.

The involvement of the president/CEO and top management in the diversity program is key to its success; management needs to be held accountable for the success of the organization's diversity initiative. Diversity starts with the president/CEO's involvement in every phase of the process. If the diversity initiative is perceived as just another Human Resources/Flavor of the Month Program it is doomed. But, if employees believe that management values diversity, is committed to diversity and feels that diversity is essential to the success of the organization the diversity program has a much better chance of being a success.

The most important and first step for the president/CEO and senior managers

should be a self-evaluation. Before an organization can develop a successful diversity program, management has to be aware of their personal hidden biases and prejudices, and acknowledge and address those issues in order to move the diversity program forward. The continuous education of management on the changing trends and demographics of the market place is also very important. Remember, diversity is essential to your organization's success. While it is difficult to measure the quantitative effect of diversity, it is important that organizations intuitively recognize that when managed correctly, diversity creates a more cohesive workforce and helps them gain a competitive advantage.

This article addresses diversity and since February is Black History Month, I would be remiss in not sharing the origin of this designated month. Black History Month is a celebration of the progress, richness and diversity of African Americans and their contributions to civilization. Thanks to the hard work and dedication of Dr. Carter G. Woodson and the contributions from African American and White scholars, "Negro History Week" was launched in 1926 to neutralize the deliberate distortions of Black History. This period in February was chosen because it included the birthdays of Frederick Douglass and Abraham Lincoln, among other notable events. In 1976 the month-long celebration was implemented as a time for Americans to reflect on both the history and teachings of African Americans whose contributions are still too little known.

As I look at my calendar from Coastal Human Resources, the message for February states - "Diversity is the Spice of Life." Diversity - Strengthens relationships by acknowledging differences, Prevents discrimination, because it appreciates everyone's contributions, Increases Productivity with unity, forces you to Confront your biases and Encourages open and honest communication. But, most importantly, a diverse workforce is in the best position to serve a diverse member base. That's the Value of Diversity.

## FCUL Service Group hires new business development manager



James Sumner has been hired by FCUL Service Group to act as the Business Development Manager. He will be responsible for the management of the new CU Members Title program, the CU Mortgage Support Services B&C Lending program and a new program to be announced soon. James will also seek out other partnerships which will enable the FCUL Service Group to offer Florida credit unions services to better serve their own members.

James worked for the FCUL Service Group in the mortgage department during 1995-1997 before it was sold and became CU Members Mortgage. Many of you may remember him. "Although my position is new, I feel very comfortable coming back to work here with the Service Group," said James. "I feel like I never left."

James graduated from Florida State University in 1994 with a B.S. in Business Management. He was recently married, and he and his wife Terry now share her son Tyler who is 11 years old.

## LEAGUE POSITION

The FCUL Service Group, Inc. is seeking a person with high energy and ability to direct and deliver the sales and marketing efforts for all financial products and services. This position will focus primarily on the sales of financial products and services, research and strategize to develop new products, and supervise certain aspects of the Service Group. An ideal candidate will have a B.S. degree in business, or related field and five (5) years experience in business and/or management. Experience developing business proposals, delivery of financial products and services to the financial services industry desired. Exceptional interpersonal and excellent written, verbal, presentation and communication skills are required. Must be willing to travel. Position reports to Chief Operating Officer. Excellent benefits, 401(k) in addition to competitive salary. For consideration fax (850) 576-5368 or e-mail [hrclassifieds@fcul.org](mailto:hrclassifieds@fcul.org) or forward a cover letter, salary history and resume to: Director, Business Development, Attn: Human Resource Department, P.O. Box 3108, Tallahassee, FL 32315-3108. EOE & Drug Free Workplace.

## NYIB has lofty but attainable goal for school year

As of Jan. 1, the National Youth Involvement Board (NYIB) reported 24,342 students have been reached through 644 classroom presentations promoting financial literacy, by 162 credit union presenters in 29 states. Heather Harris, NYIB Chairman, said the NYIB's goal is that by July 1, 2000, credit unions will reach 150,000 students in 6,000 presentations by 600 presenters. Looks like we have quite a challenge before us to meet this goal.

Well, maybe not. Many states, including Florida, don't report their classroom activities regularly to the NYIB. In fact, FAIRWINDS Credit Union is the only Florida credit union that has reported its activities to the NYIB. But now, reporting is easier than ever. The NYIB has a new website ([www.nyib.org](http://www.nyib.org)) where a credit union can report its classroom presentations with just the click of a mouse. Visit the website and see for yourself just how easy it can be.

What qualifies as a NYIB classroom presentation? Qualifying presentations can be made by either credit union staff or volunteers and can be held anytime during the school year. Presentations can be conducted in a broad range of educational settings and can be reported as either a "classroom group" or a "youth group" which includes scout troops, church or commu-

nity groups. The audience members must be under the age of 26 and presentations must be made to a group of at least five persons.

Acceptable presentations can be conducted on these and other consumer and financial related topics:

- ◆Credit union history, philosophy and/or uniqueness
- ◆Money management—savings, spending, checking, budgeting, credit, insurance
- ◆Consumer education, smart shopping and/or other consumer focused issues
- ◆Employment, interviewing, resumes, finding a job, careers in CUs, etc.
- ◆Business, finance, employment and any other related topic.

*Presentations that promote a specific credit union or credit union service, such as a youth savings club or teen program, do not qualify.*

If Internet access is not available, classroom presentations may be reported on an orange "Classroom Presentation Report Card" available from the League or by fax on credit union letterhead to (517)267-7095.

For more information, contact Sarah Hamby, the NYIB SE Regional Coordinator, at (407)306-6011 or [shamby@fairwinds.org](mailto:shamby@fairwinds.org). You may also contact Grace Potter Freni at the League, (800) 342-1266 or [gracepf@fcu.org](mailto:gracepf@fcu.org).

## CLASSIFIED AD

### Chief Financial Officer

A \$104 million dollar credit union in Tallahassee, Florida, is immediately seeking a CFO. This position will be responsible for assisting the CEO with the acquisition, tracking and analysis of financial data and preparation of the budget. This position will also include staff supervision.

The qualified candidate will have a minimum of 5 years of related experience, preferably in a credit union. Three years of experience in a CPA firm is also acceptable. A background or strong aptitude in asset liability management, financial modeling and pricing strategies would be a plus. A B.S. in Accounting is mandatory. CPA certification is preferred.

A competitive salary and excellent benefit package are available. Send resume to the Director of Human Resources, Florida Commerce Credit Union, P.O. Box 6416, Tallahassee, Florida 32314 or via email to [pwalpole@floridacommerce.org](mailto:pwalpole@floridacommerce.org).



## Invest in the future of credit unions

by Connie Stoutamire, Director of Horizons

Today more than ever, credit unions understand the need to talk about their uniqueness and demonstrate their commitment to the communities they serve. The National Credit Union Foundation complements and supports these efforts by promoting credit union development through national model projects and partnerships, funding grants for domestic and international projects.

Developing ongoing resources to continue this work at local, state and national levels is vital to the entire credit union movement. Through and investment in the Community Investment Fund you'll help position the credit union movement for future opportunities and challenges.

To meet these growing demands, the National Credit Union Foundation, in partnership with the Association of Corporate Credit Unions and the Association of Credit Union League Executives has established a Community Investment Fund.

**What is its purpose:** The purpose of the Community Investment Fund is to provide funds for state and national level development initiatives and to provide a stable source of funding for the NCUF's grant making and endowment fund growth.

**Why is this important to your credit union?** This initiative presents an opportunity to share a common goal of building the supply of resources to meet the demands at both the state and national level. The more

credit unions invest, the more it will help their state.

**Where do the funds go?** Each quarter, 50 percent of the funds are distributed directly to all participating state leagues and foundations. Of the remaining funds, 40 percent go to the NCUF's general fund and 10 percent to support the NCUF's endowment fund. Currently the rate of return for your credit union's investment is 3%.

As of year end a total of 20 Leagues have credit unions that are participating for a total amount of \$18,766,000. Florida has two credit unions active in the Community Investment Fund-- THE CU of Palm Beach County (\$40,000) and Suncoast Schools Federal Credit Union (\$1,000,000).

## **CUNA Mutual product highlight continued**

are now helping more than 1,500 credit unions fully comply with the National Flood Insurance Reform Act (NFIRA) and NCUA's mandated requirements through the Total Trac program." Total Trac-Flood Compliance is a turn-key solution that provides onsite determinations in minutes on most properties, tracks flood positive properties for flood insurance, provides borrowers the opportunity to purchase standard flood insurance and force places flood insurance when needed.


### **Solid GAP protection adds to a credit union's overall loan protection**

"GAP protection provides additional insurance for both credit unions and members against unexpected theft or total loss damage to members' new or used vehicles financed through the credit union," said Kirkindoll. The all-risk protection program pays credit unions the difference between the outstanding loan or lease balance on the date of loss and the member's primary auto insurance settlement. In addition, the plan will cover the member's primary auto deductible up to \$500 and the GAP Plus option will pay a \$1000 down payment toward the purchase of a replacement vehicle if the member finances the replacement vehicle with the credit union. "GAP protection is offered to credit union members during the loan process and for just a few dollars per month this valuable protection can be financed with the loan. As with our other MEMBER'S CHOICE products the plan also provides additional fee income to credit unions," said Kirkindoll.

### **AutoCare Protects Collateral and Produces Income**

CUNA Mutual MEMBER'S CHOICE AutoCare enhances a credit union's image while it produces income. "MEMBER'S CHOICE AutoCare is an ideal income producing companion product for financing credit union member's new and used vehicles," said Kirkindoll. "This value-added service offers members extended mechanical repair protection for automotive repairs that are no longer covered by the manufacturer's warranty."

"MEMBER'S CHOICE AutoCare is comprehensive coverage at typically lower rates than comparable dealer contracts," said Kirkindoll. "Also, mechanical breakdown is a major cause of delinquency on automobile loans." So, with MEMBER'S CHOICE AutoCare, credit unions not only provide members with a valuable, money-saving benefit, "they also reduce the risk of payment default and delinquency on their automobile loan portfolio."

To learn more about collateral, flood, GAP and auto protection contact your CUNA Mutual Account Relationship Manager at 800/333-2644. "He or she would be happy to conduct a thorough needs analysis with your credit union," said Kirkindoll. "Your account relationship manager will work closely with your staff along with other CUNA Mutual account team specialists to design solutions that meet the needs of your individual credit union and your members." 

## **The Black Box**

*The following article was written by Alex Neuman, Technical Specialist, Credit Union Affiliates of New Jersey, and is reproduced by permission.*

Other than dealing with the board of directors, dealing with a malfunctioning computer can be one of the most frustrating experiences you can have. Even when you can contact the vendors, they are often unable or unwilling to help with their own products.

That's why it pays to be self-sufficient—to be able to find out the answers to your computer problems. You can save yourself a lot of time and worry by working on basic issues yourself. And, if you have Internet access, help is just a few mouse movements away.

The following sites are some of my favorites to check out when I come across a problem I've never seen before.

♦ **Microsoft--www.microsoft.com**--Microsoft's web site includes a support database that covers all of their current product line. It's fairly technical, and the instructions don't always make a lot of sense, but it's a good place to start for Microsoft products. You can also find upgrades and patches to Microsoft products on this site.

♦ **Dejanews--www.dejanews.com or www.deja.com** --Newsgroups are the Internet's version of a town meeting. They allow you to post anything you want, to the whole world. There are literally thousands of newsgroups available, covering every conceivable topic in several different languages. Dejanews indexes the newsgroup postings and allows you to search for words or phrases from within the postings. If someone else ever had your problem, there is a chance that someone has posted a solution.

It's sometimes difficult to figure out what keywords to use for your search, but if you have received an error message (from your software), you can just type in the message that you received. This generally results in a good response

♦ **PC Guide--www.pcguide.com**--Although this site can be a bit tricky to get around, it has a wealth of information relating to practically everything in your PC and its components. It includes troubleshooting and repair guides, along with articles and editorials. PC Guide is well-written and fun to read, at least if you enjoy reading about computers. This site also includes an internal search engine, which returns the usual overwhelming number of responses.

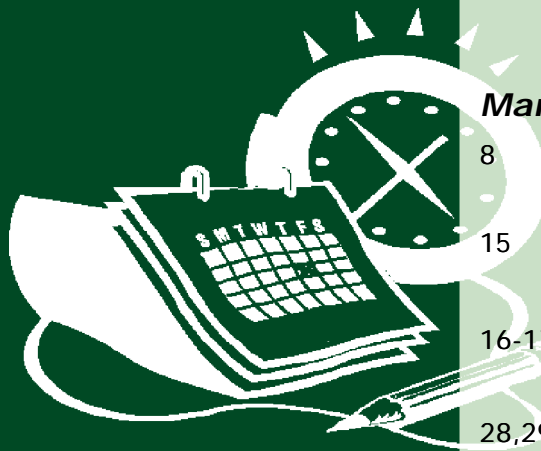
♦ **Whatis--www.whatis.com**--If you're tired of being confused when the computer staff starts talking, this is the site for you. Just type in the geekspeak term that you're looking for, and Whatis will have the definition. You can also perform an alphabetical search if you're not sure how to spell it. Now you can finally find out what the heck a cookie really is!

♦ **ZDNet Help--www.zdnet.com/help**--Ziff-Davis, the publisher of this site, is one of the largest publishers of computer related magazines in the country. This site contains tutorials and a search engine. It's not overly technical, which makes it a good starting place for many people. In addition to its help functions, it also contains links to many other sites Ziff-Davis runs, including a very useful computer hardware and software review section, and a shopping guide that will direct you to the lowest prices for the reviewed items.

♦ **NoWonder.com--www.nowonder.com**--NoWonder.com allows you to ask questions of its team of 1200 tech support volunteers, and receive (via email) answers from real human beings. Just the other day, I sent them a question for a problem that I'm having and I received a response in less than a day. They asked for more information, and we haven't quite solved the problem, but they were fast, and I'm hoping for the best. They also have tech support chat rooms.

So remember, The Truth is Out There, to quote from the X-Files.

# FCUL Calendar



## March

- 8 CUNA Satellite Broadcast--On-line Laws & Regulations, Location TBA, \$75\*
- 15 Small/Medium CU Conference Jacksonville, \$225\*
- 16-17 Chapter Presidents' Conference Tallahassee, no charge\*
- 28,29 Collections Workshop, Bankruptcy Workshop, Pensacola, \$175\* separately, both days: \$325\*

## April

- 2-7 CUNA & Affiliates Collections & Credit Counseling School, St. Pete Beach, fee: \$1,195\* call CUNA at 800/520-7899 and select #8400
- 3-5 CUNA & Affiliates CU Finance for Non-Financials Institute-Part 1 St. Pete Beach, \$995\* call 800/520-7899 and select #5400

- 6-8 CUNA & Affiliates CU Finance for Non-Financials Institute-Part 2 St. Pete Beach, \$995\* call 800/520-7899 and select #5400
- 12 FCUL Legislative Summit Tallahassee, Fee: TBD
- 18, 19, 20 Regional New Strategies in Lending Ft. Lauderdale, Orlando, Jacksonville, Fee: \$175

## May

- 4/30--5/4 SE Regional Financial Counseling School Ft. Lauderdale, Orlando, Jacksonville, Fee: \$175
- 10 CUNA Satellite Broadcast--Growth in Strategies for CUs Locations: TBA, Fee: \$75
- 16,17 Regional--Savings Regulations Workshop Ft. Lauderdale, Orlando, Jacksonville, Fee: \$125

Please contact Bill Berg at the League with your calendar of Chapter meetings for the new year for publication in the *FCUL News* calendar. The deadline for publication is the 7th day of each month. Call 800.342.1266 or email at [billb@fcul.org](mailto:billb@fcul.org)

For more information, contact the FCUL Education Department at 1-800/342-1266

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President: Guy M. Hood  
 Managing Editor: Mark Ivester  
 Editor: Grace Potter Freni



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

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