



Florida Credit Union News

A publication of the Florida Credit Union League

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Y2K--More pomp than circumstances

The world and credit unions brought in a new millennium and new century and the Y2K computer bug that everyone feared has apparently stayed away. Credit unions throughout Florida and the nation watched the new year dawn and experienced no problems or major glitches as a result of the year turning. ATM's continued to operate as programmed and members were able to access their accounts both in person and by computer.

The only incident that was reported in several states that even remotely caused worries that the Y2K bug might bite, involved wrong expiration dates being encoded on members' ATM cards. Scores of members, including some at McCoy Federal Credit Union in Orlando, had their ATM requests rejected when the machines said the cards had expired. It turned out that a few cards had been encoded with the wrong expiration date. All members who had been issued the cards were quickly contacted and replacement cards delivered.

FCUL, although closed on December 31 and January 1, did staff the headquarters both days. Teams of League employees took turns manning the phones and answering media inquiries as the new year began. But, because of the lack of incidents, the phone traffic was minimal.

Months and years of preparation apparently paid off for the credit union movement and its members as the year 2000 began very quietly and with a lot fewer problems than had been earlier predicted. Credit unions and their members can now turn their attention to the challenges and problems that will present themselves.

Computer experts say the next big computer date to watch for is February 29. Under the exceptions to leap years, this year will have a Leap Day, which some computer systems may not recognize. However, if this alert is handled with the same diligence the Y2K problem was handled, we can all expect February 29 to come and go the same way January 1 did.

Florida has two National winners in the Dora Maxwell Award competition

The 1999 winners of CUNA's Dora Maxwell and Louise Herring Social Responsibility Awards have been selected from among state winners submitted to the national awards committee. Florida has two second place winners in the Dora Maxwell Award competition.

Tyndall Federal Credit Union in Panama City was second in the \$200+ million assets category, and Tampa Bay Federal Credit Union was second in the \$100-\$200 million in assets category.

The Dora Maxwell Social Responsibility Award honors credit unions for charitable works in their communities. Some credit unions have ongoing programs and establish a special relationship with local social service agencies, or school programs. Other programs address many different needs in the community. No matter the size or scope of a project, each participating credit union builds its reputation as a good corporate citizen along the way.

The Louise Herring Philosophy in Action Award commends credit unions that make exceptional efforts to include credit union philosophy in their daily operations and member service. Programs that provide financial education to particular member groups within the credit union, or special assistance to low-income members struggling to pay heating bills, are clear examples of the philosophy that sets credit unions apart from other financial institutions.

A list of all winning credit unions may be found in the Press Releases section of the CUNA website, www.cuna.org.

FCUL Service Group Department Spotlight CU Members Title, Inc.

Editor's note: The Florida Credit Union News has featured a different FCUL Service Group department each issue for several months. The January spotlight is the CU Members Title.

During the fall of 1999, the FCUL Service Group, Inc., initiated a new service for Florida credit unions--CU Members Title, Inc. This new service is a credit union specific title insurance product for residential mortgages.

CU Members Title is partnering with First American Title Insurance Company. First American has been doing business in Florida since 1981 and operates indirectly

through an extensive network of corporate and attorney agents. Together, the two companies are able to guarantee accurate and timely title searches.

This partnership is being coordinated by Bob Shepherd, a land title examiner for CU Members Title. He is a graduate of Auburn University and Atlanta Law School. He practiced real estate law in Georgia for 17 years.

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

President's Column

Remaining Vigilant

It has only been a few short months since the credit union movement experienced the greatest triumph in the history of the movement. When President Clinton signed H.R. 1151, the Credit Union Membership Access Act, into law it marked the victory of credit unions, their members and volunteers in preserving the right to choose for all consumers. Many of you remember all the hard work and dedication it took to swing reluctant congressmen over to our side.

And, when it was all over, we all vowed to never let ourselves be caught in a position of weakness ever again.

You also agreed that FCUL and the credit union movement should be proactive, rather than reactive, when dealing with Congress and the Florida Legislature. You voted to increase your dues last year in order to help pay for a permanent and effective advocacy program on your behalf.

You also have agreed that it was necessary to set lofty goals in raising money for our Credit Union Political Action Committee. Because of your diligence and dedication, CUPAC enjoyed another record setting year. Credit unions in Florida will be one of the major players in the upcoming

political campaigns for Congress and the Florida Legislature.

Our issues remain important and we intend to see your views prevail. In Tallahassee, the Legislature will soon begin the first part of the effort to implement Amendment 8 from the 1998 Constitution Revision. That amendment will eventually eliminate the separate offices of Treasurer and Comptroller. Of course, our regulatory fate will be an issue as the Legislature decides either

this year or next just how the insurance industry, banking industry, securities industry and the credit union movement will be regulated. This will be a critical issue for us and we intend to be a presence.

In Washington, the ever present threat of taxation will surely raise its head again. Bankers have vowed to continually bring this up until it is passed. Obviously, this issue will be of prime importance to us.

So you see, the fight must and will go on. As most of you already know, it is issues like these that crop up year after year that make it necessary to increase our visibility in both Congress and the Legislature. With your support, we will continue to fight for your best interests.



Guy M. Hood
President/CEO

FSG Department Spotlight continued from pg. 1--CU Members Title, Inc.

CU Members Title and First American will perform three steps in order to issue a title binder: the initial research; the file examination/title commitment; and the loan closing which will be performed at a First American office located conveniently to the credit union member.

The goal for CU Members Title is for this new service to provide credit unions and their members with the highest level of service available, and to provide credit unions more control in closing their mortgages and input on the total array of closing fees charged to their members.

"CU Members Title already has a relationship with the credit union industry, therefore our members can be sure we care more about them than a title company who doesn't

work exclusively for credit unions," said Bob.

With Florida's explosive growth it's important for credit unions to be able to provide their members with reliable mortgage products and the assurance of thorough and comprehensive title insurance. CU Members Title provides peace of mind, assuring that your residential mortgage loans are protected and your members will appreciate the quick turn around time.

Contact Bob Shepherd at (800) 342-1266, for more information and begin to save your credit union time and money.



Bob Shepherd

Clarke American

Credit Unions for Kids® needs your support-- Clarke American is ready to help!

If you hold special fundraisers throughout the year to support Children's Miracle Network® (CMN) through Credit Unions for Kids, you need to keep reading. A national sponsor of the program, Clarke American has developed some easy-to-use promotional tools that are available to sustain your credit union's fundraising efforts year round.

To help support CMN, your members can purchase *Credit Unions for Kids* checks, which are available to all credit unions, even if Clarke American is not the primary check supplier. For every order your members place, \$2 is donated by the participating credit union for donation directly to a local CMN affiliated hospital to support treatment of children from the community.

Pre-printed *Check Promotion Flashcards*, and *Statement Stuffers/Lobby Leaflets* are available to promote the Credit Unions for Kids checks.

The over-sized Credit Unions for Kids *Presentation Check* provides great photo opportunities for public relations impact at your donation promotional events.

Another popular tool is the *Custom Lettercheck (convenience check)* featuring the Credit Unions for Kids logo. The Credit Unions for Kids Lettercheck can be used to raise funds by introducing ATM/Debit or VISA promotions, Skip-A-Payment coupons, or Loan Buy-Down options. This turn-key solution, with a customizable and personalized fundraising promotional mailing, allows you to achieve a professional look without the expense of color printing. Call Pam Contreras, your Clarke American Credit Union Lettercheck Coordinator, at (800)554-2439 for special pricing for this program. If you place your Lettercheck program order before March 31, 2000, you also will receive a free Presentation Check.

For more information on Clarke American's Credit Unions for Kids products, contact your Account Executive or Customer Service Representative at 1-800-858-1237. To learn more about CMN, please visit their website at www.cmn.org.

CUNA Mutual

CU's benefit from enhancements to CUNA Mutual Bond

The CUNA Mutual Bond now separates legal defense costs from the actual claim amount, meaning that a credit union's claim goes entirely toward the loss and isn't diminished by legal fees associated with proving the claim.

The change is one of some 70 other coverage enhancements and clarifications CUNA Mutual has made to its Corporate Property & Casualty solutions, including the Bond, Special Insurance Package and Credit Union Package of Protection.

"CUNA Mutual is committed to credit unions, and we have our sights set on providing the most complete protection for their insurance and loss prevention needs," says Marc Krasnick, Senior Vice President, CUNA Mutual Corporate Property & Casualty Division. "Our solutions are constantly reviewed and refined, with an eye toward developing new and better ways to protect your credit union."

The enhancements, which will not affect premiums, include:

- More than 50 CUPOP coverage enhancements and clarifications including a flexible \$300,000 blanket coverage, increased coverage for exterior glass and many increased limits.

- More than 25 Bond/Special Insurance

Package contract and limit changes, including enhanced benefits on plastic card coverage.

- A Non-cancellation and Guaranteed Renewal Provision.

- Added coverage for reward payments, death and disability benefits and counseling payments to cover the increased risks associated with robbery and burglary when credit unions are carrying more cash.

- CUNA Mutual and the CUMIS Insurance Society, Inc., will liberalize many of the changes as of January 1, 2000 in approved states. This means if a loss occurs involving these coverage changes, credit unions with the appropriate coverage in place will have claims paid under the new contract language.

CUNA Mutual has also made it even easier for credit unions to do business with the organization including:

- Quick claim payments for bond and property losses that are approximately \$1,000 or less.

- Enhanced Web site services to help credit unions manage risks.

- Reduced paperwork requirements when credit unions renew Corporate P&C policies.



Florida credit unions recognized nationally for marketing and member education materials.



Florida had several 1999 Honorable Mention and League Leader award recipients in The Bridge Awards, an annual contest sponsored by CUNA & Affiliates, which encourages excellence in CU member education communications. The following is a list of the Florida winners.

Honorable Mention 1999 Bridge Awards for \$30 million or more--newsletters:

Florida Commerce CU for *Money Talk* and Seaboard CU for *The Seaboard Touch*.

League Leaders, \$30 million or more--newsletters: Florida Commerce CU for *Money Talk*.

Honorable Mention 1999 Bridge Award for less than \$30 million--newsletters:

Broward Schools CU for *BSCU News*; JM Associates FCU for *News You Can Use 2*; and Score FCU for *News Flash* and *Scoreboard*.

League Leaders, less than \$30 million--newsletters: Score FCU for *News Flash*.

Honorable Mention 1999 Bridge Award--member education (no asset category):

Vista FCU.

League Leader--member education:

Vista FCU.

CONGRATULATIONS!

News from You

on the move



William J. DeMare

Bay Gulf Credit Union in Tampa recently named William J. DeMare as its President/CEO. For almost seven years, DeMare served as the Chairman of Bay Gulf's Board of Directors. DeMare joins Bay Gulf as one of a growing number of board chairmen being named CEOs in the credit union industry.



Marilyn Bolling

Bay Gulf has also promoted Marilyn Bolling to Vice President of Marketing and Research. Bolling oversees the strategic marketing, advertising, public relations, business development and research for the credit union. She has served as Bay Gulf's marketing director for the past six years.

Florida Credit Union founder passes away

Marvis B. Roberts, founder of SunState Federal Credit Union, passed away Dec. 29, 1999.

In 1957, Roberts and nine other charter members of what was then known as Florida USDA Federal Credit Union, each gave \$5 to establish the credit union's first \$50 in assets. During the time that followed, he served as a member of the credit union's Board of Directors for 41 years--six years as chairman and 24 years as treasurer.

Roberts made many contributions to SunState Federal Credit Union and the credit union movement as a whole.

Tampa Bay Federal Credit Union opened its Town & Country Service Center in January. The new facility will feature interactive teller stations where members will conduct business through an interactive television screen and a telephone in a private station. The new branch will also feature a four lane drive through with a drive up ATM as well as a secure walk up ATM.

The branch has been dubbed the "family friendly center," in large part because the branch has an enclosed playground with



Mikey and Kristina Hamp have thoroughly tested the new playground equipment.

access through the credit union lobby allowing children to play safely while parents conduct credit union business.

CEO retires after 30 years

After 30 years of service at **MembersFirst Credit Union of Florida** in Pensacola, Wayne Lowery, CCUE, CEO, will retire Jan. 31, 2000.



Wayne Lowery

"Thirty years goes by like yesterday--especially when you have had such an amazing career as I've been privileged to have," said Lowery.

Lowery began working with the credit union in 1970 as the Assistant General Manager when the credit union was known as Escambia County Teachers Credit Union. Since that time, he worked in every field of operation at the credit union. Lowery's philosophy was "If you provide service to your members, you will prosper for the benefit of the member."

Caryl Green will be moving into the CEO position from her current position of Executive Vice President. She received her degree in Business Administration from Auburn University and has worked with **MembersFirst** since 1985.

Green views **MembersFirst** as a progressive-thinking and forward-moving institution. "My goal is to continue on this cutting edge path without compromising the personal service you expect and deserve," said Green.

Other promotions include: Michele Williams, Senior Vice President; Douglas T. Zepp, Vice President of Member Services; and Debbie Cosson, Vice President of Finance and Administration.

Jax Navy FCU announced plans to build a full-service branch in the Eagle Harbor area of Orange Park. Construction on the 7,750 square foot building is slated to begin early in 2000, and will have 10 interior teller stations, 10 member service offices, four drive-thru lanes and three ATMs.

"This decision (to build a new branch) was made in response to frequent requests from our members. The Orange Park/Eagle Harbor area is growing, and we want to grow with it," stated Terry R. West, President and CEO of Jax Navy FCU.

Jax Navy FCU has also announced the selection of Andrea Fritz as its Accounting Manager. Andrea holds a Bachelor of Science degree in Accounting from John Wiley Jones School of Business at the State of New York University.

The Jefferson County Teachers Credit Union

Credit Union in Monticello recently completed its new facility enabling the credit union to offer employees and members more space to conduct credit union business. President of the Board Bill McRae described the former location as "cramped." The new facility is 1,700 square feet.

Atlantic Coast Federal Credit Union

named Kim DeLong as the Service Center Manager at its Southpoint Service Center in Jacksonville. She has worked in the financial services industry for 11 years and has a Bachelor of Science degree from Meredith College in Raleigh, NC.

Terri Breedlove also joined Atlantic Coast as the Service Center Manager at its West Jacksonville Branch. She has worked in the credit union industry since 1984.

Regulatory Update



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

NACHA Rule to Truncate Checks Returned for Insufficient Funds

NACHA has amended its existing Operating Rules to establish both interim and final rules so that a merchant may truncate a check that has been returned for insufficient funds into an ACH debit against a customer's account. The interim rule took effect on September 18, 1998, and will continue until it will be superseded by the final rules on September 15, 2000. The interim rule expanded the definition of the Prearranged Payment and Deposit (PPD) entry to allow this format to transmit re-presented check entries in place of checks that have been returned for insufficient or uncollected funds. The final rule, effective September 15, 2000, establishes a new Standard Entry Class Code (RCK) to be used to re-present check items that have been returned for insufficient or uncollected funds. After September 15, 2000, the PPD Standard Entry Class Code can no longer be used to re-present checks via the ACH Network.

NACHA Rule to Truncate Consumer Checks Received by Mail as Bill Payments

NACHA approved a temporary modification to its Operating Rules that would remain in effect from December 17, 1999 through December 14, 2000. This rule as modified would allow a merchant who received a check in the mail as bill payment to use the Prearranged Payment and Deposit (PPD) format to convert the consumer's check into an ACH debit. The merchant must give the consumer notice of the merchant's check truncation policy before the merchant receives the check payment. This rule will not require receiving depository financial institutions (RDFIs) to make software changes, but will provide them with the necessary "reason codes" and rule language to enable RDFIs to remain in compliance.

Regulatory Alert--Office of Foreign Assets Control (OFAC)

OFAC of the Department of Treasury administers and enforces economic sanctions against targeted foreign countries, terrorism sponsoring organizations, and international narcotics traffickers based on U.S. foreign policy and national security goals. Credit unions, by law, are required to support these sanctions. OFAC has a listing of "Specially Designated Nationals and Blocked Persons", which changes regularly. A complete and current list may be retrieved from the OFAC website at <http://www.ustreas.gov/ofac/> or by fax by calling 1-800-540-OFAC (6322).

Regulation CC Amendment for Electronic Returns

The Fed has revised the Commentary to Regulation CC to clarify that depository banks may agree with paying or returning banks to accept images or other notices in lieu of returned checks even when the checks are available for return as defined in Regulation CC. This final rule clarifies that depository institutions may decide, through voluntary agreements, to issue electronic returns instead of returning paper checks. This rule states that depository institutions may still be liable in the event that remote third parties suffered losses due to the fact that a check was returned electronically rather than in physical form. However, the Federal Reserve stated that the risk of a financial institution becoming liable to a remote third party, as described in the rule, appears to be low.

Federal Family Education Loan (FFEL) Program

The Department of Education (DOE) issued a final rule affecting the FFEL program, which governs the Federal Stafford Loan Program, the Federal Supplemental Loans for Students Program, the Federal Plus Program, and the Federal Consolidation

Loan Program. This rule applies to credit unions that offer student loans. The rule will be effective July 1, 2000. Changes include using "plain English" in disclosures and providing a toll free telephone number, reducing the 5-year record retention period to 3 years, and reducing the "special allowance factor" from 3.1 to 2.8, with a further reduction to 2.2 for in-school, grace, or deferment periods.

Final Amendments to Federal Student Loan Programs

The Department of Education (DOE) published final rules governing the Federal Family Education Loan (FFEL) Program regulation and the William D. Ford Federal Direct Loan (Direct Loan) Program Regulations. This rule only affects credit unions that make student loans and address changes that are specific to the FFEL Program and changes that are common to both the FFEL and Direct Loan programs. These revisions will implement recently enacted changes to the Higher Education Act of 1965 made by the Higher Education Amendments of 1998.

Interim Final Rule Implementing the Truth In Savings Act (TISA)

NCUA is amending its regulations that implement the TISA. This interim rule allows credit unions to deliver in electronic form periodic statement disclosures required by NCUA's regulations only if the member agrees to this form of delivery. This rule applies only to periodic statement disclosures. The members must be clearly informed when they consent to this method of delivery and the periodic statement must be provided in a format that is clear and conspicuous, allows the display of visual text, and permits consumer retention of the statement. This interim rule was effective November 26, 1999.



Meeting the President of the United States

Editor's note: Following is the report provided to FCUL written by Gary L. Noe of his experience meeting with President Bill Clinton at a recent reception for Congressman Alcee Hastings. Gary is the Loss Prevention Manager at City County Credit Union and also serves as the Legislative Representative for the Broward Chapter.

"Ladies and Gentlemen, the President of the United States"

You really need to hear these words in person to fully grasp the enormity of this statement. I was most fortunate to have been given the opportunity to personally meet with the President by the Florida Credit Union League. I attended a reception at Keiser College in Fort Lauderdale to meet with President Clinton and U.S. Rep. Alcee Hastings. No matter your political party, belief system or personal judgement, the Office of the President is worthy of our loyalty as Americans. I found President Clinton to be personable, well spoken, intense in his beliefs for the good of our country, and a warm and charming individual that truly has the well being of all Americans close to his heart.

President Clinton has 14 months left in his term of office and plans to devote this time to addressing the social, cultural and racial ills and injustices that harm our country. President Clinton's message is a strong and powerful one. He was truly touched by the recent hate crimes in our country and intends to address these problems.

"We cannot be a truly strong and powerful nation until our people are as one." (President Clinton, December 11, 1999 –Fort Lauderdale, FL)

This may sound like political rhetoric to some. However, when you are standing with the President and he makes this statement, you believe it.

I really can't say that speaking personally with The President is "chatting." The President speaks with strong broad sentences that make you think about who you are and what you are all about. You start to think about what is really important in your life and to your country.



President Clinton makes his way through the crowd, shaking hands, posing for pictures and greeting well-wishers at a fundraiser for U.S. Rep. Alcee Hastings in Ft. Lauderdale.

I left the reception with a new attitude and viewpoint as to what counts in my life. For a few minutes, I spoke with one of the most powerful and influential persons in the world. A person who has an awesome responsibility for not just the United States, but the entire world. When I went back to work at the credit union the next week, I had a different perspective, a different attitude and outlook.

That perspective, attitude and outlook is that we are here, the world extends beyond our borders and we need to work to be as one. I believe this is strongly mirrored in the credit union movement philosophy and one we can grasp.

Whether you are the president of a local credit union, or the President of the United States, the message is loud and clear. Find what is really important and work on that issue.

I wish all Americans could have had this same opportunity. I believe that it would have changed lives. The time that I spent with President Clinton will be forever remembered. --Gary Noe 🌍

Deduct-A-Buck...who's decision is it?

As we settle into the new year, many of us will take some time to look back on our past experiences and reflect on what has worked well and take action to improve those experiences that didn't work so well in our business and personal lives. Ultimately, these decisions will better prepare us to meet the challenges we will face in the future.

We can look back on the history of credit unions and point to much success; maybe none more so than that experienced in 1998 when the Credit Union Membership Access Act became law. This law ensured that millions of Americans could enjoy the right to choose credit unions as their financial service providers.

Clearly, what worked well was capitalizing on members' loyalty, commitment and proactive support of credit unions. The grassroots efforts across the country on behalf of the Act were unprecedented. The amazing power of individual credit union members working

together soundly defeated a determined, well-financed banking industry foe.

But calls and letters are only a part of the political equation. We must encourage credit union-friendly candidates by helping provide an important political resource: campaign funds and grassroots campaign support. In order to meet these objectives, we must dig a little deeper into our pockets and make good use of all our resources. One of our greatest untapped resources is *credit union members*. Through the Deduct-A-Buck Program, credit union members are able to show their support for their credit union by choosing to give a dollar a month, or \$3 quarterly for a total of \$12 per year. Broken down another way, one dollar a month is about three cents a day. Not a great sacrifice for anyone. Combining three

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Chapter raises money for CMN

Patricia Wernicke, President of Escambia County Employees CU and member of the Escambia Chapter of the Florida Credit Union League reported the Chapter raised \$2,693, at its Fall Festival for the Children's Miracle Network. The organizers set up games and contests for those who attended to play for a fee.

One of the most visited booths was made up of baby pictures of the CEOs of the Chapter with the object of the game to "Guess Who." Mark Ivester, Vice President of Marketing for FCUL, who attended the Chapter meeting said he never would have guessed Gerald McArthur, CCUE, President/CEO of Monsanto ECU could have been blonde as a child.

Fun was had by all while working for a good cause.



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Deduct-A-Buck continued

cents per day from hundreds of thousands of credit union members will quickly add up to political action clout!

Why shouldn't your members be given the opportunity to choose whether or not to participate in credit union political action? Provided with the facts, just like with H.R. 1151, they will want to do whatever they can to preserve their credit union membership. **Let it be their decision.**

If your board has not yet made the decision to participate in the Deduct-A-Buck program, now is the time. If the decision was made not to offer it to the membership, perhaps that decision should be revisited. For more information, please call Dianne Jones, Political Action Coordinator, (800) 342-1266.



Succession Planning

by Liz Russell, FCUL Human Resources Manager

Any credit union that has plans for the future has considered the problem of succession for its key employees. While it can be overwhelming, succession planning is as much a part of "doing business" as developing budgets, business plans and installing new products. The Hagberg Consulting Group¹ defines succession planning as, "a dynamic, on-going process of systematically identifying, assessing, and developing leadership talent for future strategic tasks."

An important word in this definition is "dynamic,"--relating to ideas in motion. A system and the people within the system are constantly evolving. The objectives of the organization will change as they are achieved or outdated, people will change as they learn to identify their own strengths and weaknesses, outside factors vary according to innumerable influences. It is important to keep this in mind and develop a plan that is geared toward the ultimate goal while being flexible enough to accommodate change.

Start by developing a list of the characteristics desired for each position. Some positions require more personal skills; others require more numerical aptitude; and still others require both. What are the current strengths and weaknesses of the managers? What's lacking? Identify requirements of the position, cultural factors, and immediate and likely long-term pressures.²

Then begin identifying people within the organization that have some or all of the

characteristics desired. The Hagberg Consulting group suggests that organizations build a pool of leadership talent rather than a line of succession. This reduces the impact on the organization if an internal person is promoted or terminated and gives more flexibility in the decision making process. Remember to look deep into the ranks as well as at current management. You might find someone that has certain intrinsic characteristics who needs only to gain more knowledge or experience.

As characteristics and people become identified, investing time in developing key employees and management team members, and allowing them to exercise authority and control, will be vital to your success³. It is important to have in place a system for developing this potential. Training is one way to achieve this goal. The actions of top management are also an integral part of this process. Start assigning projects that require some degree of responsibility and independence, provide mentoring and be willing to delegate authority. Top management must be committed to the idea of replacing itself and this commitment must be communicated clearly, extensively and often.³

Succession is a vital part of an organization's development. It is important to begin early and follow a plan or an organization can find itself in the position of having no leader at a very inopportune time.

¹ Hagberg Consulting Group @ www.hcgnet.com

² Self Renewal Group, 1996-1999 @ www.srg.co.uk

³ Small Business Enterprise by Gregory K. Amundson



Marketing to Increase Membership in the new millennium

This conference, to be held February 9-10, will emphasize the vital role marketing plays in credit union success and take an in-depth look at factors and trends that will affect the future of credit unions. You'll find out why it is necessary to tailor your marketing to specific age groups and how you can reach new members through the "web." You will learn how to use the free media and which community service projects to participate in to enhance your credit union status. This conference will spark the development of your marketing plans for the new millennium.

The conference leaders are Constance Anderson, a credit union marketing consultant and trainer; Sarah Prewitt, Vice President of Marketing for Michael Neill and Associates and an accomplished credit union marketer and trainer; and Mark Ivester, the Vice President of Marketing and Communications for the Florida Credit Union League.

The registration fee of \$475 covers training, educational materials, Continental breakfasts, Thursday lunch and refreshment breaks. A block of rooms has been reserved at the Sheraton World Resort at a special rate of \$125 single/double. Reservations may be made with the Sheraton World Resort by calling direct at (407)352-1100.

Call the League's Education Department at (800)342-1266 for more information.

FCUL Calendar



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

Contact Bill Berg at 800.342.1266 or billb@fcul.org to update your Chapter meeting schedule for the 2000 web calendar.

CHAPTER MEETINGS

Escambia Chapter, 2/10
Gulf Coast Chapter, 2/8
Northeast Chapter, 2/10
Pinellas Chapter, 2/16
Southernmost Chapter, 2/8
Tallahassee Chapter, 2/17

See the FCUL website for more details
www.fcul.org

January

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

February

9-11 Marketing to Increase Membership
Orlando, \$475*

16,17 Savings Regulations Workshop
Tallahassee, Pensacola, \$125*

23,25 Branch Manager/Operations Institute
Tampa, \$475*

28-Mar 1 GAC--Washington D.C.

March

7 Florida Legislative Session begins

15 Small/Medium CU Conference
Jacksonville, \$225*

22 New CU Presidents/Managers
Orientation--Tallahassee, \$50*

22-23 Chapter Presidents' Conference
Tallahassee, no charge*

28,29 Collections Workshop, Bankruptcy
Workshop--Pensacola, \$175/per day or
\$325 both days*

The Florida Credit Union League Annual Convention is scheduled for June 1-3, 2000.

Remember to make your hotel reservations early at the Orlando World Center Marriott. Call the hotel directly as soon as possible at (800)621-0638 or (407)239-4200.

Room rate for single or double occupancy is \$142. After May 3, 2000, this rate may not be available.

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.

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



Florida Credit Union League
P.O. Box 3108
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