



# Florida Credit Union News

A publication of the Florida Credit Union League 

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## Jacksonville CUs host international intern

Credit unions in the Jacksonville area played host for three weeks to a credit union official from the African nation of Zambia. Noah Halwiindi, a field consultant with CUSA Zambia, Lusaka, Zambia, spent that time studying every aspect of how credit unions operate and function in this country. CUSA Zambia is the trade association for credit unions in Zambia, equivalent to the Credit Union National Association (CUNA) here in the United States. Halwiindi's visit was sponsored by the World Council of Credit Unions, of which CUNA and CUSA Zambia are a part. Halwiindi is a participant in the World Council's "People to People" internship program.



*Pictured L to R: Aletta Shutes, FCUL; Noah Halwiindi; Melba Jordan, CCUE, State Employees CU; Guy Hood, FCUL; and Linda Morrow, Educational Community CU.*

*continued on pg. 11*

## Mark your calendar for the April 12, 2000 FCUL Legislative Summit

### Featuring:

- ◆ 2000 Election Campaign Update from the Republican Party of Florida and the Florida Democratic Party
- ◆ Guest speakers--*invited* Senate President, Toni Jennings and Speaker Designate, Tom Feeny
- ◆ "Hill" Briefings and "Hill" Visits

*Registration fee is \$100 per participant, \$80 for each additional participant from the same credit union.*

## Florida Credit Union League Service Group New Product Development

### FCUL Service Group developing Internet car sales program

In April, the FCUL Service Group will announce a pilot program with partner JM Family Enterprises to sell quality off-lease vehicles. Those participating Florida credit unions will be able to offer their members the ability to view and choose from hundreds of quality vehicles via the Internet.

Each vehicle will have been leased just once, be less than four years old and have less than 50,000 miles. Those vehicles which meet the initial requirements will then be re-conditioned by Port Certified Toyota Technicians and put through a vigorous 126-point inspection. Only the vehicles that pass this inspection will be offered.

In most parts of Florida, the vehicles can be delivered to the credit union within 48 to 72 hours. The purchaser is allowed to test drive the car for up to 3 days (with a maximum of 300 miles), and if not satisfied, return the vehicle with no questions asked. Each car purchased will come with a 12 month roadside assistance plan.

Guy Hood, FCUL President/CEO; Marvin Garland, COO FCUL Service Group; James Sumner, Business Development Manager; Scott Morgan, Controller; and Brian Weaver, Business Development Manager visited the Toyota Port Processing Center in Jacksonville to tour the reconditioning facility and to finalize the partnership.

Be on the lookout for more details on



*Guy Hood, President/CEO of FCUL, with Andrew Mahoney, Vice President, Corporate Vehicle Remarketing at JM Family Enterprises at the Toyota Port Processing Center.*

this exciting new product developed by the FCUL Service group. Opportunities for your credit union to participate will be available once the pilot program is up and running.



## 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*

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**Wendell Brooks, Treasurer**

*At Large Director*

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**Charles Wesley Atkins**

*District #1 Director*

Bay CU

**Randall J. Mims, CCUE**

*District #3 Director*

Florida State University CU

**Barbara Harris, CCUE**

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South Atlantic FCU

**Jim Wagy**

*District #7 Director*

Tropical FCU

**Chris Brooks**

*At Large Director*

Monsanto Employees CU

**Vacant**

*At Large Director*

**Tom Napier**

*At Large Director*

Sunshine State CU

**Jim Weibert, CCUE**

*At Large Director*

Community Educators' CU

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

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**Managing Editor:** Mark Ivester

**Editor:** Grace Potter Freni

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

## President's Column

# Facing up to the challenge

By the time you read this column we will be just a few short days away from the Florida Credit Union League Annual Legislative Summit. On April 12, you will have the opportunity to meet with and hear from some of the Florida Legislature's movers and shakers. This year we have shortened the program to give you a chance to take the time to meet with members of your legislative delegation. I hope you will do so.

The challenge we face this year is that there are no issues that directly impact most credit unions. Yes, we are supporting legislation that will bring regulation to the title loan industry. And yes, we are also working with lawmakers to make changes in the laws that will allow credit unions to act as public depositories of public funds. But there are no bills that will harm credit unions. Our banking friends are biding their time, but rest assured they are still out there. And they are not saying nice things about us.

So, this is the real challenge. We must keep our message alive. We must let legislators and their staff members know that we are here and we are not going away. We want them to know that they will hear from us,

even if we have no burning issues of the moment.

Last month, more than 80 of you turned up in Washington to let our Congressional delegation know that credit unions are active and watching. Most of those 80 made trips to the U.S. Capitol to meet with their members. And, as we report in this issue, you got to meet with your congressman or congresswoman in person--probably more live meetings than in any previous year. That means your Washington representatives are listening.

But is your state representative or state senator equally as attentive to credit unions? We think so, and your League staff members have been working hard to get their attention. But we aren't sure they know many of the credit union folks back home in their districts. They see us often, they call us for campaign support and money, so we are confident that they know who we are. Do they know who you are?

For certain, if we don't go see them while they are in session, the only group they will hear from is bankers. And we know that that is not good.

See you in Tallahassee on April 12. 🇺🇸



*Guy M. Hood  
President/CEO*

## Clarke American

# Clarke American Checks, Inc. utilizing Internet for check ordering system

Clarke American Checks, Inc. has selected MCI WorldCom as its new secure network provider for the company's Internet check ordering system, NetClarke@Branch. NetClarke@Branch allows Clarke American's financial institutions to place orders for their customers or members via the Internet thus providing a more rapid check processing time and a decrease in check order errors.

Eric Guerrero, Global Account Manager for MCI WorldCom said, "This is a strategic partnership between two quality focused companies that will assist Clarke American in continuing to provide excellent service to their financial institutions."

This new network partnership will allow

Clarke American to provide a secure and reliable means of Internet access for its financial institutions that do not currently utilize the Internet. MCI WorldCom utilizes a service called SafeReach IP as a dial-up solution. This solution will allow Clarke American's customers or members to utilize a dialer software program, Phone Access Lookup (PAL), in conjunction with a browser to dial either a local number or a 1-800 number to connect to the company's NetClarke@Branch application.

Producing more than 9.6 billion checks a year at unmatched rates of accuracy and rapid delivery, Clarke American Checks, Inc. is one of the largest printer of financial institution checks in the United States. 🇺🇸

## FCUL OFFICIALS NAMED TO NATIONAL COMMITTEES

The Florida Credit Union League was afforded a rare honor during the first full day of the Credit Union National Association Governmental Affairs Conference. League President/CEO Guy M. Hood was named Vice Chairman of the Board of the new CUNA Strategic Services, Inc. (CSSI). League Vice President of Education Cassandra Grayson was named Chair of the American Association of Credit Union Leagues subcommittee on E-Commerce Task Force.

Hood's appointment to the board of the new CSSI completes the rebirth of a new company, replacing CUNA Service Group.

"Our charge," said Hood, "is to develop a new generation of products for credit unions in today's and tomorrow's market place." According to Hood, CSSI will place some emphasis on the development of e-commerce products. "Our new products," said Hood, "will be designed to bring value to the marketplace."

Former CUNA & Affiliates Chairman Nancy Pierce will serve as Chair of the new CSSI Board.

Grayson's role as chair of the AACUL E-commerce Task Force will be to identify opportunities for on-line training of credit union employees, staff and volunteers. In order to accomplish the task assigned to it, the E-Commerce Task Force will be tapping into national resources, credit union organizations and credit unions themselves.

Have you  
visited the new  
and improved  
FCUL web site?  
.....  
[www.fcul.org](http://www.fcul.org)

## Dade County school named for credit union CEO

When you walk into Dade County School Employees Federal Credit Union it is apparent that the credit union has the same personality as its leader. Hubert Sibley, Jr., who has been employed by the credit union since October 1, 1950, greets members and employees the same way: with a happy smile.

"I love this credit union, I love the members and I love my family," said Sibley.

And the Dade County School Board loves Sibley. In October, 1996, the elected school board named a new elementary school after Sibley, a distinct honor for the credit union CEO.

"This is the greatest honor in the world," said Sibley. "Most schools are named after school officials or public officials. For me, being an outsider, so to speak, not connected with the schools, is a big, big honor."

Former Dade County School Board member and current State Representative Frederica Wilson (D-Miami) said she supported naming the school for Sibley because the honor was well deserved.

"Mr. Sibley is credited with being the savior of a lot of people," said Rep. Wilson, "teaching them thrift and protecting their investments. His name is a household name in the Dade County schools."

Sibley is a graduate of Georgia Tech. After leaving college he worked for a bank for a few years then hired on with the federal credit union regulatory agency and was assigned the task of examining credit unions in South Florida. As a result, he ended up examining the Dade County School Employees FCU five times during his tenure in Florida. He eventually was transferred to Virginia, but longed for an opportunity to return to Miami. That opportunity came when he received a call in the fall of 1950 from the then CEO of Dade County School EFCU. Sibley was asked to come to work for the credit union. He accepted.

"After I hung up I realized I hadn't even asked what my salary would be. But I didn't care," he said, "I was going back to Miami."



And for nearly fifty years, Sibley has been serving the members of Dade County School Employees FCU. He has come in contact with thousands of schoolteachers and school district employees. School board member Holmes Braddock said after the school was named after Sibley: "He has done more for school employees in this district than any other person in Dade County."

The school, located at 8<sup>th</sup> Street and 117<sup>th</sup> Avenue in Miami, is scheduled to be completed during this year and be ready to open in the fall of 2000.

Sibley's office is full of awards he has received during his tenure. Other awards and certificates cover his walls. With all of these awards and a school named after him is Sibley contemplating retirement?

"Heavens, no!" he exclaimed to a visitor. "Why would I want to retire? Every morning I get up and thank the Lord for giving me this job. I just love it."

During a recent interview for this article, Sibley excused himself to talk with a member of his staff about a loan application that had been received the day before. Sibley looked it over, pondered it and then signed it with his approval.

"This guy paid cash for everything and hadn't established credit," said Sibley, "and he needs a new car. He's a second year schoolteacher and makes \$30,000 a year. Why shouldn't we give him a loan?"

Representative Wilson said that Sibley made similar decisions thousands of times over the past fifty years.

"He is a true humanitarian," she said.

Hubert Sibley, Jr., is what the credit union movement is all about.

## NEWS from you



In last month's FCUL News, it was reported that **Jax Navy FCU** re-opened its Cecil Field branch. This photo was taken at the grand re-opening ceremony held February 11. *Pictured left to right:* Terry R. West, L.R. Jacobs, George Berry, Michael Cascone, Ed Garrett and Ralph R. Story.

**SunState FCU** staff and members gathered on Feb. 12, for a ribbon cutting ceremony to officially open its new branch in Gainesville. Jim Woodward, President/CEO welcomed guests and introduced the Magnolia Parke branch manager, Nancy Mitzel. SunState's chairman, Dave Dishong commended the credit union and its staff for the outstanding service provided to the community and its membership.

The credit union was honored to have Rep. Karen Thurman (D-Inverness) on hand to officiate the ribbon cutting.



## CCUE program names 16 new designees, two from Florida

The Certified Credit Union Executive (CCUE) designation was awarded to 16 credit union professionals in February, bringing the number who have earned the CCUE designation to 1,822.

Two individuals from Florida were designated. James Ryan, CCUE, President of **JM Associates FCU** in Jacksonville, received his designation with high honors. Elizabeth Monroy, CCUE, senior accountant with **Suncoast Schools FCU** also received the designation.

Congratulations! If anyone is interested in the CCUE designation, please call the FCUL Education Department at 800.342.1266.



*James Ryan*



*Elizabeth Monroy*

Three Florida credit unions reach milestones with the turn of the century: **Florida Rural Electric CU**, **Med-Health FCU** and **Tampa Longshoreman's FCU** all celebrate their 25th year of service to their members in 2000. Congratulations!

## Credit union professionals active in community

Consumer Credit Counseling Service of the Florida Gulf Coast, Inc. (CCCS), reported that Edward Hamp, Vice President of Corporate Development and Planning with **Tampa Bay FCU** and L. Neil Timson, Vice President of Lending with **GTE FCU** have joined its board of directors. Hamp is taking the role of chairman of the board.

William R. Potter, President of CCCS, said he is pleased to have local credit union representation on the CCCS board and looks forward to Ed and Neil helping the agency grow stronger and gain greater credibility with other credit unions so that the organization may be able to help more credit union members and consumers in general.



*Edward Hamp*



*L. Neil Timson*

CCCS is a non-profit United Way agency that provides comprehensive education; confidential budget, credit and housing counseling; and debt reduction programs to all segments of the community.

## Miami CEO named to new MEMBERS Development Company

Greg Blount, CEO of **Tropical FCU** in Miami, has been named to the Board of Directors of a new company formed to develop and implement an expanded member services portfolio for credit unions. **MEMBERS Development Company, LLC**, is owned by 37 credit unions or their CUSOs and CUNA Mutual Group.



*Greg Blount*

**MEMBERS Development Company** has initiated operations to develop and implement an expanded member services portfolio for credit unions.

The 37 credit unions/CUSOs that hold a controlling interest in the company total \$21 billion in assets and serve more than 3 million members. The broad mix of credit union asset size and membership represented will help make certain that the products and services will have wide-ranging appeal to both credit unions and credit union members across the country.

The credit unions participating in **MEMBERS Development Company** are looking to expand member services and relationships throughout the credit union movement and leverage their combined resources for the efficient and effective development of high-value member products and services.

## 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).

### **NCUA regulatory alert on electronic transfer accounts**

NCUA issued a Regulatory Alert to provide basic information to credit unions regarding Electronic Transfer Accounts (ETA). The alert is provided to help credit unions decide whether to become providers of ETA accounts.

### **Data match**

NCUA issued a Regulatory Alert on The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) that requires all financial institutions to comply with state-enforced child support enforcement programs. A provision of PRWORA requires all states and financial institutions conducting business within their state to conduct a quarterly match intended to identify accounts belonging to parents who are delinquent in their child support obligations. Credit unions must provide the date match information when their state approaches them to comply.

### **Privacy**

The NCUA Board adopted a privacy regulation at its February 24th meeting. The regulation will apply to all federally insured credit unions. (Non-federally insured credit unions will also be subject to the federal privacy provision; see below.) NCUA's proposal will be substantially similar to the privacy proposal that has been released jointly by the banking agencies. The comment period on all the agencies' proposals, including NCUA's, will close on March 31st. By law the regulations must be finalized by May 12 and effective November 13 (although CUNA will be lobbying for delaying the effective date since the agencies are given some discretion about that date).

The bank regulator agencies' version of the privacy regulations can be found on

the Comptroller of the Currency's website, and CUNA's summary of the banking industry's regulations can be found on the CUNA website.

The Federal Trade Commission (FTC) will be issuing its separate, but similar, proposal on privacy. The FTC rule will apply to all non-federally insured credit unions and undoubtedly to some aspects of CUSO operations. Depending on the services a CUSO offers, the CUSO may be subject to other agencies' privacy disclosures. This is why it is important to have all the agencies issue similar privacy regulations, unless differences in the regulated industries require some distinct provisions. NCUA's primary differences with the Comptroller's version involve the definitions of "consumer" and "customer" to incorporate the concept of "member," some issues of CUSO ownership in defining "affiliate," and some of the examples.

CUNA's Consumer Protection Subcommittee, working closely with a CUNA/league staff working group, will be taking the lead in formulating CUNA's comments on the proposed regulations.

### **Truncation of checks and conversion to ACH at point of purchase**

NACHA, now renamed "NACHA - The Electronic Payments Association", requested comments on a pilot program which gives merchants the ability to truncate checks, converting the information into ACH items at the point of purchase. When a merchant receives a written authorization and a completed check from the member, the merchant gets the member's routing and account numbers from the check. The merchant stamps the check "VOID" when the ACH item is created (POP check entries). This pilot is effective from March 17, 2000 through March 16, 2001.

CUNA submitted a comment letter that

may be found on CUNA's website at [www.cuna.org](http://www.cuna.org) expressing concerns about this pilot. CUNA has serious reservations about this pilot and prefers the "consumer as keeper" pilot which is currently in operation. You may download a description of the pilot and a copy of the comment letter from CUNA's website.

### **Occupational Safety and Health Administration proposed ergonomics program**

The Occupational Safety and Health Administration (OSHA) has extended the comment period on its ergonomics proposal to March 2, 2000. The proposed standard is designed to help prevent work-related musculoskeletal disorders, such as an injury of the muscles, tendons, joints, etc. due to repeated motions or overexertion. For a summary of the proposal and its coverage, you can visit another OSHA site at <http://www.osha-slc.gov/ergonomics-standard/fs-over.html>.

Mary Dunn will be coordinating the development of comments with the Chamber of Commerce, the American Association of Society Executives and other similar organizations. If you have any questions or would like to comment, please contact Mary Dunn by e-mail ([mdunn@cuna.com](mailto:mdunn@cuna.com)) or by telephone at (202) 218-7769.

### **State chartered CUs may serve as issuing agents for U.S. Savings Bonds**

The Treasury Department has issued a final rule that removes the restriction on state-chartered credit unions serving as issuing agents for U.S. Savings Bonds. Now, both state chartered and federal credit unions are permitted to serve as issuing agents. This rule is consistent with the rules regarding paying agents, which already permit state chartered credit unions to serve as paying agents. The final rule was effective as of January 13, 2000.

## Florida credit union grassroots in action at CUNA's GAC 2000

Implementing credit union grassroots political involvement in this important election year was one of the many highlights of CUNA's 2000 Governmental Affairs Conference held February 28-March 1 in Washington, D.C. Florida's credit unions were on hand with more than 80 credit union professionals and volunteers from Pensacola to Miami taking advantage of the power-packed agenda showcasing some of the nation's leading politicians and regulators. Informative break-out sessions offered many opportunities to explore specific issues affecting credit unions including such key topics as election year dynamics, legislative priorities, Prompt Corrective Action regulations and strategies for remaining politically active year-round.

Unseasonably warm weather provided attendees with a perfect day for "hiking the Hill" to meet with members of Congress and their staff to discuss legislative issues regarding bankruptcy reform, Individual Development Accounts (IDAs) and consumer privacy. Congressional members who were available to meet with their credit union constituency were: Congresswoman Tillie Fowler (R-Jacksonville); Congressman Jim Davis (D-Tampa); Congressman John Mica

(R-Casselberry); Congressman Allen Boyd (D-Tallahassee); Congressman Joe Scarborough (R-Pensacola); Congressman Mark Foley (R-Palm Beach Gardens); Congressman Dave Weldon (R-Melbourne); Congresswoman Karen Thurman (D-Inverness); and Senator Bob Graham (D-Miami).

The annual FCUL hosted Congressional Reception was held at The Florida House conveniently located near the Capitol which provided an additional opportunity for Florida's credit unions to talk with congressional members and staff. Attending the reception were Congressman Alcee Hastings (D-Ft. Lauderdale); Congresswoman Ileana Ros-Lehtinen (R-Miami); Congresswoman Corrine Brown (D-Jacksonville); and Congressman Mark Foley (R-Palm Beach Gardens).

Following the reception, a private dinner with Congressman Clay Shaw (R-Ft. Lauderdale) and Chairman of the US House Social Security Subcommittee was coordinated by FCUL. Attending the dinner was Greg Blount, Tropical FCU; David and Nancy Murray, Tropical FCU; Guy and Sandra Hood, FCUL; Aletta Shutes, FCUL; Jim and Carol Smith, FCUL.



At the tel Me



Bob Gipson and Bill Braddock of Florida Telco CU pictured with Corrine Brown (D-3).

Jim To C



Jim Smith, FCUL; Ray Cromer and Dorothy Binger of North Florida Education CU; Allen Boyd (D-2); Cassandra Grayson and Guy Hood, FCUL; and Ron Fye, Florida Commerce CU.



Cassandra Grayson, FCUL; Michael Hester, Central Fl Healthcare; Aletta Shutes, FCUL; Bob Beskovoyne, CCUE, Martin FCU; Karen Thurman (D-5); Debbie Seymour, Multi-Media FCU; John Upperco, Martin FCU; Sandy Mayer, Martin FCU.



Emily and Clay Shaw (R-22) with Jim Smith, FCUL



Greg Blount, Tropical FCU, pictured with Alcee Hastings (D-23)



Back row--Bill Braddock, Florida Telco CU; John Hirabayashi, Educational Community CU; Joe Hardcastle, Florida Telco CU; Bob Gipson, Florida CU; Bill Ball, Florida Telco CU; front row--Tillie Fowler (R-4); Marsha Coarsey, Educational Community CU; Cassandra Grayson, FCUL.

CUNA's Governmental Affairs Conference enjoyed information and entertainment provided by the cast of award-winning public affairs program, "The Group."



ve, Judith Grzymkowski, Cheryl Carvajal, John Deese, all of THE CU of Palm Beach joined with Mark Foley (R-16).



July Hood, FCUL, pictured with Jim Davis (D-11)



Grant Sheehan, Miami Firefighters FCU, pictured with Ileana Ros-Lehtinen (R-18).



David and Nancy Murray, Tropical FCU, pictured with Ileana Ros-Lehtinen (R-18)

# ADVOCACY IN ACTION

On your behalf, the Florida Credit Union League's ongoing efforts to maintain a strong political presence rendered the following results for the period February 7-March 7, 2000:

**Feb. 7** - FCUL staff met with Rep. Eleanor Sobel (D-Hollywood) and Rep. Frederica Wilson (D-Miami) in Tallahassee for introductory purposes and discussion of credit union issues.

**Feb. 8** - FCUL staff met with Nan Rich, candidate for House District 97 Seat currently held by Rep. Debbie Wasserman-Schultz. Ms. Rich agreed to tour a credit union and meet with credit union leaders in the district.

**Feb. 8** - FCUL staff attended 5 fundraisers in Tallahassee for the following legislators and candidates: Rep. Eleanor Sobel (D-Hollywood); Rep. Frederica Wilson (D-Miami); Sen. Tom Lee (R-Brandon); Sen. Mario Diaz-Balart (R-Miami); and Nan Rich (D-Weston). CUPAC checks presented.

**Feb. 9** - FCUL staff met with Rep. Debby Sanderson (R-Ft. Lauderdale) for discussion of credit union issues.

**Feb. 12** - Congresswoman Karen Thurman (D-Inverness) attended SunState FCU ribbon cutting ceremony for new Magnolia Parke Branch in Gainesville. Congresswoman Thurman also participated in live radio auction sponsored by SunState FCU raising more than \$8500 for United Way and the March of Dimes.

**Feb. 18** - Space Coast CU President Doug Samuels and wife hosted campaign fundraiser in their home in West Melbourne for US Rep. Dave Weldon (R). (See article on page 11 for details.)

**Feb. 22** - FCUL staff attended 3 fundraisers in Tallahassee for the following legislators: Sen. Howard Forman (D-Cooper City); Rep. Victor Crist (R-Temple Terrace); and Rep. Annie Betancourt (D-Miami). CUPAC checks presented.

**Feb. 23** - FCUL staff attended 2 fundraisers in Tallahassee: Florida Democratic Party House Leadership Reception and a reception for Rep. Steven Effman (D-Plantation). CUPAC checks presented.

**Feb. 24** - FCUL staff and Linda Knetsch, North Florida Education CU, attended FlaFree Winter Regional Briefing for Big Bend Region. Briefing provided regional candidate profiles as well as state and federal campaign updates.

**Feb. 27- Mar. 1** - FCUL staff coordinated appointments with 21 Florida congressional members in their Washington, D.C., offices during the CUNA 2000 GAC. (See article for details.)

**Mar. 6** - FCUL staff attended legislative reception in Tallahassee hosted by Associated Industries of Florida. The AIF reception is considered the largest reception held for legislators, past and present, drawing more than 2500 in attendance each year. This event is considered the "kick-off" event of each legislative session.

**Mar. 7** - Opening Day of the 2000 Legislative Session. FCUL staff attended opening day ceremonies and Governor Jeb Bush's State of the Union address. Legislators received a credit union token to remember... a glass light bulb filled with red hot with an inscription that read "Credit Unions... A Red Hot Idea!"



## STAR, VAP, VLP & MERIT

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

### VAP Certificates:

**SARASOTA COASTAL CU - Bergengren:** Diane Proeschel - **Board of Directors:** James Dawson  
**IBM SOUTHEAST EFCU - Technology:** Donald L. Lee  
**FLORIDA COMMERCE CU - Supervisory:** Mark Landreth  
**SEMINOLE COUNTY TEACHERS FCU - Technology:** Keith Straw  
**PINELLAS COUNTY EFCU - Raiffeisen:** Conrad Kearns

### STAR Certificates:

**SUNCOAST SCHOOLS FCU - Advanced Lending:** Denise Noberini, Dorothy Sites, Rob Ambrosio - **Credit Union Accounting:** Bonny Charleston, Diane Perry, Pamela Wallick, Mona Arnold, Thomas Payne - **Credit Union Sales:** Faith George, Dick Olds, Brenda Rivera, Llipsy Torres, Linda Lesight - **Loan Officer:** Joan Halle, Jamela Reid - **Member Services:** Amy Yates, Deborah Lawson, Dianna Loudermilk, Ostile Peck, Sherri Ingram, Ebony Sanderson  
**TYNDALL FCU - Consumer Lending:** Donna Morrison, Che-Lin Shaw, Veronica Griner - **Member Services:** Karen Starnes, Donna Morrison, Clare Lamb  
**CENTRAL FL HEALTHCARE FCU - Advanced Lending:** Su Henry, Vann Pierson - **Credit Union Technology:** Clare Rumprik, Margaret Smiley - **Loan Officer:** Clare Rumprik - **Consumer Lending:** Vann Pierson  
**TMH FCU - Credit Union Sales:** Glenda Johnson, Christy Waff - **Technology:** Grace Chambers - **Consumer Lending:** Valerie Papka - **Member Services:** Jennifer Carlan  
**CENTRAL FL EDUCATORS FCU - Consumer Lending:** Kris Martin - **Loan Officer:** Heather Slusher - **Member Services:** Maribel Cortes - **Technology:** Kelly Calkins  
**JAX NAVY FCU - Member Services:** Donna Casey, Natasha Ervin, Mary Trudell, Sheila Fussell  
**MACDILL FCU - Consumer Lending:** Douglas Every, Deborah Hopkins - **Member Services:** Diane Anthony  
**PENAIR FCU - Technology:** Maritza Wright - **Member Services:** Belinda Walker - **Credit Union Sales:** Maritza Wright

**ORLANDO FCU - Loan Officer:** Reshon Page, Francheska Rodriguez - **Technology:** Linda O'Connor  
**MARION COUNTY CU - Credit Union Accounting:** Odette Bultron - **Credit Union Sales:** Martha Brooker  
**DADE COUNTY FCU - Credit Union Accounting:** Carol Clapperton - **Member Services:** Lourdes Brown  
**CENTRAL FL POSTAL CU - Credit Union Sales:** Kimberly Anderson, Nysha Lucky  
**SUNSHINE STATE CU - Credit Union Accounting:** Anna VanLandingham - **Consumer Lending:** Anna VanLandingham  
**PINELLAS COUNTY TEACHERS CU - Credit Union Sales:** Carrie Jirka  
**FPL FCU - Member Services:** Kathy Owens  
**FLORIDA COMMERCE CU - Loan Officer:** Janet Folsom  
**CENTRAL CU OF FLORIDA - Credit Union Sales:** Tracey Roycroft  
**SARASOTA COASTAL CU - Member Services:** Rebecca Johnson  
**TAMPA BAY FCU - Credit Union Accounting:** Dawn Dahlke  
**FAIRWINDS FCU - Consumer Lending:** Meda Williams

### Merit Certificates Earned:

**CENTRAL FLORIDA EDUCATORS FCU - Basic:** Cindy Michel, Kay Patterson - **Emerald:** Linda Sanabria  
**TYNDALL FCU - Sapphire:** Susan VonThun  
**JAX NAVY FCU - Basic:** Michael Smith  
**EDUCATIONAL COMMUNITY CU - Basic:** Kim Rowe  
**PENAIR FCU - Sapphire:** Margaret Moody  
**SARASOTA COASTAL CU - Sapphire:** John L. Turgeon, Sr.  
**IBM SOUTHEAST EFCU - Emerald:** Barbara Fraser

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

Dora Maxwell--  
Louise Herring  
award programs  
help to demonstrate  
the "CU Difference"

Since 1987, the Dora Maxwell Social Responsibility Award has honored 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.

Beginning in 1990, the Louise Herring Award for Philosophy in Action has commended 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, for example, are clear examples of the philosophy that sets credit unions apart from other financial institutions.

For a Dora Maxwell or Louise Herring award application packet, contact Grace Potter Freni at 800.342.1266 ext. 312 or via email at [gracepf@fcu.org](mailto:gracepf@fcu.org). Once you have completed the award documentation, mail your entry to the Florida Credit Union League, P.O. Box 3108, Tallahassee FL 32315 by Friday, April 21, 2000.

First place winners will advance to the national competition. National winners will be honored at the Governmental Affairs Conference in Washington, D.C., in February 2001.

By entering the National Social Responsibility Awards Program, you're accomplishing many goals: you are helping your community and your members, and showing lawmakers that credit unions are something special—and should remain that way.



## Retirement plans

by Liz Russell, FCUL Human Resources Manager

Retirement benefits are one of the major recruiting and retention tools offered by businesses today. They are some of the most complicated, and with the increasing number of choices, promise to become even more complex in the coming years. There are several strategies you can employ which will “fine tune” your plan to best fit your employee and organizational needs.

This month we will look at just a few of the plan types that are available: defined benefit, defined contribution and Individual Retirement Accounts (IRAs).

One of the options considered a true “retirement plan” is a defined benefit plan. A defined benefit plan offers a certain portion of pre-retirement income as a guaranteed benefit upon retirement. This can be based upon early or normal retirement and is considered a true retirement plan because the employee knows exactly what the benefit will be when they retire or leave the organization. It is the employer’s responsibility to make sure that the funds will actually be available come retirement time, and this is usually accomplished through actuaries who project interest rates, inflation rates, etc.

Another retirement vehicle gaining in popularity is the defined contribution plan, so called because a contribution is made to the plan either by the employer or employee or both. The 401(k) is probably the most widely known of these plans but due to the nature of the contributions and investments it is impossible to determine the amount of money available upon retirement. Another defined contribution plan is the money pur-

chase plan, in which the employer commits to depositing a percentage of the employees’ salary into an account. This provides an advantage by making it easier for the employee to determine the amount upon retirement. However, due to the set nature of the contributions it is important for the credit union to be financially stable if it chooses this option.

IRAs (Individual Retirement Accounts) are tax-deferred personal retirement funds and are best for small organizations or as an adjunct to another retirement plan. A Simplified Employee Pension (SEP-IRA), is a plan in which only the employer may contribute, and then only up to \$30,000 or 15% of an employee’s compensation annually to each employee’s IRA. A Savings Incentive Match Plan for Employees IRA (SIMPLE-IRA), is an IRA set up by a small employer for its employees. Employees may contribute up to \$6,000 per year to these IRAs and will receive some level of a matching percentage of pay from their employer. Between the employer and the employee, up to \$12,000 may be contributed annually to the participant’s account.

Choosing the right retirement plan for your credit union requires careful thought and planning. There are the traditional standbys as well as new concepts that must be researched carefully. When conducting your research, there is a wealth of information available on the Internet as well as from your CUNA Mutual representative. Next month we will look at some strategies that can help you tailor your chosen plan to fit your individual credit union’s needs.

## FCUL hires Director of Legislative Development



Mark Landreth

Mark Landreth has been hired as the Director of Legislative Development for the Florida Credit Union League. Mark’s major role will be to monitor and influence legislation for the benefit of the League’s members. He will also be working with CUNA’s Washington staff to keep FCUL members informed of the developments on the national level.

For a number of years, Mark served the Florida Optometric Association as part of a team that was an active participant in the legislative process. He helped fight numerous battles in the health care arena and logged several victories, which brought Florida optometry to the forefront of non-medical health care practitioners.

Mark will be working closely with Aletta Shutes, Executive Vice President of the League, and Dianne Jones, Political Action Coordinator.

## FCUL Service Group Card Services hosts users conference

FCUL Service Group, Inc. Card Services will be holding a two-day users conference on April 11-12, in Orlando, FL. The conference is being held for those credit unions that participate in the League Correspondent Credit Card Program offered through Equifax Card Services. Day one of the conference will focus on operational issues associated with the League Correspondent Program. Day two will focus on credit card portfolio development. An Equifax Marketing Specialist will be providing a presentation designed to increase your outstanding credit card loans. For more information, contact Keith Hopkins at 800. 342.1266 ext. 317.

## NJCUL POSITION

The New Jersey Credit Union League is seeking to fill the position of Vice President – Association Services/Dues Supported Services

NJCUL seeks a competent individual to serve as the number two person reporting to and working closely with the President to fulfill the mission of the organization. This person will act for the President in his absence and have significant oversight authority over assigned staff. As the VP over association services, the successful candidate will oversee all dues supported services, including member relations, legislative affairs, regulatory affairs, education, public relations and field consulting staff. This person will also work closely with and coordinate activities with the Vice President for fees supported services (service corporations) in order to deliver effective services to the membership.

**Qualifications:** Leadership skills and experience; prior League, credit union or non-profit trade association experience; prefer an individual with knowledge of credit union movement, the League system and/or the financial services industry; should have an understanding and working knowledge of oversight areas mentioned above; prefer college degree, advanced degree helpful; should have positive, “can do” attitude and a commitment to first-class member service; professional demeanor; good speaking and writing skills; working knowledge of MS Office and Internet.

**Salary:** Competitive, based on experience and comparable League salary structure

**To Apply:** Send your resume and salary history/requirements to: President, P.O. Box 1590, Hightstown, NJ 08520 or Fax: (609) 448-4712.



# Horizons

## Jackson County Teachers CU opens new facility

The Open House for the new Jackson County Teachers Credit Union building on Clinton Street in Marianna was held Tuesday, February 29. The ceremony began at 2 p.m., with the building being dedicated to Mr. James McGill, Chairman of the Board of Directors.

According to Theta Lolley, manager of Jackson County Teachers CU, Mr. McGill has worked as a volunteer at the credit union since 1954 and has served on many state and national committees. His work for the credit union movement has been unselfish and tireless--his devotion endless.

Approximately 200 guests and members attended the dedication, toured the new building and enjoyed refreshments.



Mr. James McGill is recognized at the grand opening of the new credit union building by Theta Lolley, manager of Jackson County Teachers CU.

## Small credit union technology package announced

Steve Goldberg, Vice President for Small CU Development at CUNA Mutual, and Valerie Ryan, Sales Director at Compaq, provided details to a crowded pressroom at the GAC on the technology package that CUNA Mutual is making available to small credit unions--Internet-ready computers loaded with a suite of small business software.

The project is part of CUNA Mutual's ongoing Small Credit Union Development Project, which aims to create economies of scale among groups of small credit unions to reduce the cost of everything from marketing to online brokerage services.

"Most of the nation's credit unions are smaller--CUNA Mutual understands that in order to uphold our commitment to all credit unions, we need to find effective solutions for small credit unions," Goldberg said. "These credit unions face the same competitive pressures that any credit union does, but getting them the tools that give them an edge requires creative solutions like this technology package."

Compaq is making two PC systems designed for business use available at very reasonable prices--the Prosignia 320 (\$999) and the Prosignia 330 (\$1,342). Both include a monitor, modem and 30 days of free Internet service. The systems come with the Microsoft Office 2000 Small Business software suite.

When Internet Explorer is opened, the default home page is a new Web site, [www.small.cu.com](http://www.small.cu.com), a portal to resources and information for small credit unions. It includes links to key home pages, such as for CUNA Mutual, CUNA, the National Credit Union Administration, state leagues, and the Compaq technical support desk.

These prices are being offered to credit unions with assets of 20 million or less. For more information contact Connie Stoutamire, Director of Horizons at 800.342.1266 ext. 334.

### ASSISTANCE NEEDED

A Horizons credit union in the Tampa area may need staffing assistance for a period of possibly two weeks during the month of June 2000. If any Credit Union is willing to assist any amount of time during this period, please call Connie Stoutamire, Director of Horizons at 800.342.1266 ext. 334.

## CUNA Strategic Services, Inc. Product Summary

On December 31, 1999, the products listed below were transferred from CUNA Service Group, Inc. to CUNA Strategic Services, Inc. CUNA Strategic Services, Inc. (CSSI) is a newly formed affiliate of CUNA. Shareholders are CUNA, leagues, and league service corporations. CSSI has two product divisions, Strategic Alliances and CUNA eCommerce. The following is a breakdown of the products within Strategic Alliances and CUNA eCommerce:

### Strategic Alliances

**Share Draft Printing:** *Clarke American*--provides the printing of share drafts and voucher checks to credit unions.

**Money Orders:** *Travelers Express*--provides money orders to our credit unions.

**Calendars:** *Global Marketing & Promotional Services*--offer a full selection of wallet, pocket and wall calendars.

**Equipment & Supplies:** *De La Rue Cash Systems*--provides cash handling equipment such as coin sorters/packagers, currency counters/dispensers and cash settlement. *Canon U.S.A., Inc.*--provides credit unions with image filing systems.

*Diebold, Incorporated*--designs, manufac-

tures, sells and leases ATMs and cash dispensers worldwide.

*Lanier Worldwide, Inc.*--offers credit unions a complete line of copiers and facsimile systems.

*ICI Security Systems*--provides tear gas and dye pack money-recovery systems.

*Standard Register®*--has signing, protecting and forms handling equipment.

*Muzak LLC*--provides customized message-on-hold programs, playback equipment and ongoing customer service.

*MMS Incentives*--loan promotions with vacation incentives.

### CUNA eCommerce

**Internet Banking:** *FundsXpress*--allows credit unions to offer members 24-hour online access to accounts, the ability to transfer funds between accounts and online bill payment.

**Web Site Design & Hosting/Market.al.:** *CU Build A Site*--an automated, template-based web site design tool for credit unions. *CU Car Club*--is a new and used vehicle purchasing program for credit union members.

*Carfax*--is a vehicle history service for credit unions and their members.

## CUNA Mutual

### **CUNA Mutual Group unveils online loan application process with real time decisioning**

Twenty years ago, CUNA Mutual Group's LOANLINER® revolutionized credit union lending with highly customized, compliant lending forms. Now loanliner.com brings an even greater degree of ease and efficiency to credit union online lending.

This powerful new tool includes an automated, Internet-based loan application process combined with an interactive loan quote calculator so members can initiate loan requests online. Credit unions can use loanliner.com to deliver compliant loan requests and approvals via the Internet. Staff who work in call centers, branches, and shared branches can use loanliner.com in their regular loan application process. And, for immediate loan processing, automated decision making can be added.

"Loanliner.com was designed by credit union people, for credit union people so it meets a credit union's unique lending needs," says Kevin Shea, Chief Lending Services Officer, CUNA Mutual Group. "With loanliner.com credit unions can fully automate the loan decision based on their own credit union's loan underwriting criteria through an automated decisioning capability and they can keep their staff in the decision making process. Automation is fast and it can benefit from the human element used to grant loans that a pure scoring system may not automatically approve. This is the credit union difference. We are interested in meeting the needs of all members, not just a select statistical subset."

With loanliner.com credit unions can:

- Make loans wherever their members are with 50-state compliant electronic forms
- Collect only the information needed to make the loan decision, shortening loan requests and achieving higher funding rates.
- Speed the loan process and reduce errors
- Offer MEMBER'S CHOICE™ term life, disability, mechanical breakdown insurance options in the loan request calculators, making it easier for members to evaluate and include these valuable coverages
- Integrate with Automated Lending for Windows®
- Committed to an open architecture so call centers and data processors can load loan application data into their systems
- View loan requests online, filter requests by status, view details and print requests – all from the credit union's browser

"With loanliner.com, you will capture loan activity that would go elsewhere," says Shea.

For more information, visit [www.loanliner.com](http://www.loanliner.com), or contact your Account Relationship Manager at 800.333.2644.



## **Doug Samuels, Space Coast CU president, hosts fundraiser for US Rep. Dave Weldon**

Doug and Linda Samuels opened their home in West Melbourne recently to the Central Florida area credit union professionals and volunteers to help raise money for Rep. Dave Weldon's campaign. Rep. Weldon, a physician from Palm Bay, was one of the five Florida congressional members who co-sponsored H.R. 1151, The CU Membership Access Act in 1998 and is a strong credit union supporter in the Melbourne/Rockledge area.



*Pictured L to R: Doug Samuels, President of Space Coast CU; Rep. Weldon; and Julie Robbins, chair, Space Coast CU.*

In addition to Space Coast CU staff and volunteers attending, credit union leaders from Community Educators' CU, Fairwinds CU and the Florida Credit Union League were on hand to offer their support to Weldon's campaign. The event raised more than \$4,000, and was the second fundraiser Samuels has held for Weldon.

*continued from pg. 1*

## **International Intern**

Halwiindi's local host was the Northeast Florida Chapter of the Florida Credit Union League. While in Jacksonville, he stayed in the home of John Wallace, former President/CEO of Educational Community Credit Union. Mr. Wallace has visited CUSA Zambia and was instrumental in initiating this visit.

During his stay in Florida, Halwiindi had the opportunity to interface with every local credit union in Jacksonville. He was briefed on the workings of the typical credit union, with sessions on marketing, lending procedures, deposit accounts, training of credit union employees and compliance with federal and state credit union regulatory requirements. Besides Educational Community Credit Union, other credit unions that participated in Halwiindi's training sessions were: JM & Associates FCU, Jax Navy FCU, Jax FCU, Florida Telco CU and State Employees CU. In addition, Halwiindi was a guest at the February 10 meeting of the Northeast Florida Chapter meeting.

Halwiindi traveled to Tallahassee, accompanied by Melba Jordan, CCUE, District 2 Director of the FCUL and Linda Murrow, President of the Northeast Florida Chapter, and spent two days observing the operations of the Florida Credit Union League. There he learned how the League supports and assists credit unions throughout Florida and how the League carries out its advocacy role before the Florida Legislature and the U. S. Congress.

Halwiindi also traveled to Madison, Wisconsin, home of the World Council, for additional training and observation prior to returning to Zambia.



# FCUL Calendar

## 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: \$100/\$80
- 18, 19, 20 Regional New Strategies in Lending Ft. Lauderdale, Orlando, Jacksonville, Fee: \$175\*
- 19 Deadline for the Hall of Fame and Volunteer of the Year nominations
- 21 Deadline for Dora Maxwell and Lousie Herring awards

## 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\*

## June

- 6/1--6/3 League Annual Convention Orlando, Fee: \$210\*
- 21-23 Florida Supervisory Committee & Board of Directors Conference Orlando, Fee: \$475\*
- 16,17 Regional--Savings Regulations Workshop Ft. Lauderdale, Orlando, Jacksonville, Fee: \$125\*

For more information, contact the FCUL Education Department at 1-800/342-1266  
\*fees subject to change

Visit the new & improved FCUL website for all the latest credit union educational opportunities, League Convention details and other important information.

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

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800.342.1266.