



Florida Credit Union News

A publication of the Florida Credit Union League 

In This Issue

President's Message	2
News from YOU	4
Governmental Affairs	6
FCUL Calendar	8

October 2000 • Vol. 9 - No. 9

Florida credit unions "Hike the Hill"

Credit unions in Florida made their presence known as 12 credit union CEO's, volunteers and FCUL staff descended on the nation's capitol for meetings and briefings. Before the week was done, the visitors had met with 10 of Florida's 23 congressional members and passed on their hopes and views on issues important to Florida's 3.9 million credit union members.


The Florida contingent began its visit with a breakfast honoring Tampa Congressman Jim Davis (D-11). The third term Democrat has developed a special relationship with Florida's credit unions and considers himself a strong supporter of credit union ideals and values.

A visit to the Washington offices of the Credit Union National Association (CUNA) was also a part of the schedule. The contingent received a legislative briefing from CUNA's legislative team and a tour of the Washington facilities. CUNA staffers briefed the leaders on bankruptcy reform, individual development accounts, individual retirement account (IRA) revisions and member business loans before they headed



L to R: Mark Landreth, FCUL; David Call, Florida Health Systems FCU; Aletta Shutes, FCUL; Bucky Sebastian, GTE FCU; Marsha Coarsey, Educational Community CU; Guy Hood, FCUL; Bob Beskovoyne, CCUE, Martin FCU; Jim Smith, FCUL lobbyist; Tom Dorety, CCUE, Suncoast Schools FCU; Tom Dessy Suncoast Schools FCU; Greg Blount, Tropical FCU; and seated, Frances James, GTE FCU.

to Capitol Hill for meetings with their individual representatives.

The group culminated its visit to Washington by "hiking the hill" for meetings with members of the Florida Congressional Delegation. One example of the growing stature that the League has on Capitol Hill was the fact that several congressional members met with the delegation even though no prior appointment had been scheduled. After meeting with the credit union officials many of those same congressmen met the entire group for lunch in the Rayburn House Office Building. 

CU Personnel Solutions established by FCUL Service Group, Inc.

The FCUL Service Group, Inc. has a new product--one that many credit unions will find will save them both time and money. FSG has established *CU Personnel Solutions*, a Professional Employer Organization (PEO), an entity that will provide an integrated, cost-effective solution to many credit unions for the administration of many human resource and risk management functions.

CU Personnel Solutions will offer the standard menu of services such as health, life, dental, vision, short-term disability, long-term disability, workers compensation, payroll and payroll tax compliance, as well as human resources, loss control, risk management, safety, employee assistance programs and unemployment claims management.



Marvin Garland

"The *CU Personnel Solutions* program will be flexible enough so that credit unions can fit whatever they need into the product," said Marvin M. Garland, COO of FSG. "The credit unions will retain control of all activities and can even retain their current health care providers, long-term disability provider and their established 401(k) providers."

A menu of services offered by the PEO will be available for each credit union and the service will be patterned to meet the needs of the credit union.

FSG's strategic partner in this endeavor will be AmStaff Human Resources, headquartered in Pensacola. In business since 1984, AmStaff has earned a reputation

continued on pg. 8

Horizons



A Horizons roundtable, led by Horizons' Director Connie Stoutamire, was recently held in the West Palm Beach Chapter area. The group discussed services being offered by the FCUL Service Group that could benefit the Horizons credit unions, and the discounted planning sessions that are offered and facilitated through the Horizons program.

***Pictured L to R:** Barbara Harris, South Atlantic FCU; Michael Whalen, CSR American CU; Richard King, APP FCU; Janice Carpenter, Electricians Local #323 FCU; Mary Blount, City Employees CU.*

"We're countin' on YOU"

Florida Credit Union League Board of Directors

Bob Beskovoyne, CCUE, Chairman

District #4 Director

Martin FCU

Laida Garcia, 1st Vice Chairman

District #5 Director

Florida Central CU

Melba Jordan, CCUE, 2nd Vice Chairman

District #2 Director

State Employees CU

Chris Brooks, Treasurer

At Large Director

Monsanto Employees CU

Trudy Prince, CCUE, Secretary

At Large Director

Central Florida Healthcare FCU

Charles Wesley Atkins

District #1 Director

Bay CU

Randall J. Mims, CCUE

District #3 Director

Florida State University CU

Barbara Harris, CCUE

District #6 Director

South Atlantic FCU

Jace Reyes

District #7 Director

Miami Postal Service CU

Tim Baldwin

At Large Director

San Antonio Citizens FCU

Tom Napier

At Large Director

Sunshine State CU

Carolyn Parslow

At Large Director

Suncoast Schools FCU

Jim Weibert, CCUE

At Large Director

Community Educators' CU

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

President: Guy M. Hood

Managing Editor: Mark Ivester

Editor: Grace Potter Freni

www.fcu.org

As you read this, Election Day is just around the corner. Election Day is where we find out if all our hard work will pay off in electing candidates favorable to credit unions. And it won't be successful if we don't get our members, our staffs and our volunteers to the polls.

According to polling data gathered during the November, 1998, election, 44% of those voting nationwide were credit union members. And, according to that same survey, 67% of those who did vote want to hear how their credit union feels about the candidates running.

We also know, from earlier polling, that more than half of the Florida electorate would vote for a candidate that supports credit unions and against any candidate that supported legislation adverse to credit unions. That poll also found that 68% of Floridians would oppose any legislation that would remove the federal income tax exemption for credit unions.

This year the League and credit unions have been more active in the campaigns of candidates than ever before. We've interviewed hundreds of candidates to determine their views, we've provided volunteers to help in their campaigns, we've given money in record numbers and we've attended campaign events to show support. But it doesn't end there. It ends on Election Day and it's up to us to try to get the vote out.

Two years ago we went to Congress and asked for help. Now, candidates have come to us and asked for our help. We've done a good job so far. But now they need our votes. All of our hard work will mean

nothing if we don't get our voters to the polls.

In case you need to be reminded why this is all very important, just remember that the bankers number one goal is taxation of credit unions. Also, let's not forget that state government will be reorganizing during the next two years, if not sooner. The reorganization involves the banking, credit union, securities and insurance industries. We certainly want candidates in the Congress and Florida Legislature that understand and support our views on these and other issues.

Let's take the state cabinet reorganization issue. We have told those candidates we are supporting that when the Department of Banking and Finance and the Department of Insurance are combined, we would like them to consider the concept of a bureau for credit unions. We think credit unions have earned the right to have a unit of government whose interest is credit unions and only credit unions. Unless our candidates are successful, we will have no voice in a most important reorganization; a reorganization that will determine how we will be regulated for years to come.

Credit unions have a lot at stake this year and it is imperative that we follow through with our best effort. There are some races that right now are too close to call. Credit union members will probably be the difference in several races. And that's good. We want to be the difference. Let's get everyone out to vote on November 7th.

Remember, your future--and all of our futures--is on the line.



*Guy M. Hood
President/CEO*

CU AutoNet is a credit union only product from the FCUL Service Group, Inc., and offers your members many great benefits when purchasing a pre-owned automobile.

You can review our demonstration website for CU AutoNet at demo.cuautonet.fcu.com. This will give you a sample of the type and quality of vehicles that will be offered by CU AutoNet and give you an opportunity to try out the website.

If you have an interest in being a part of this exciting program being offered by the FCUL Service Group or have any questions about CU AutoNet, contact James Sumner at 800.342.1266 ext. 392 or via e-mail at jsumner@fcu.org.

C.U. AutoNet



Your Members Only Car Connection

CUNA Mutual

TEAM marketing 2001 schedule available


TEAM marketing's 2001 Annual Schedule is ready for credit unions to plan next year's promotional schedule. The new schedule shows the cover designs for all eight campaigns in 2001, which can help credit unions develop brand recognition with members and increase their product sales.

The 2001 campaigns are IRA, home equity loan, auto loan, savings/investments, membership/services, checking, credit card and technology. When credit unions participate in three campaigns (minimum \$500 purchase for each campaign), they will save \$100 on their fourth.

Also new is a detachable "Calendar at a Glance" that displays each campaign and its corresponding components, pricing and commitment dates. Though the components — which include brochures, inserts, posters, banners and more — are available year-

round for each campaign, pricing is segmented to show the savings credit unions gain by ordering during the commitment period.

TEAM marketing offers generous customization opportunities for printed materials so a credit union can craft its unique, specific message. The turnkey program follows through from design to distribution, allowing credit unions to concentrate on serving members without needing to develop, print and mail the campaign. Credit unions can also ask to have their members segmented to find those most likely to respond to the promotion. Tracking forms are included to verify the campaign's success.

To request the TEAM marketing 2001 Annual Schedule, call 800.356.8010 (press 5) and request stock #20488. 

Clarke American

Clarke American Revamps Reorder No Change Check Ordering


As an expansion of its Internet-based solutions, Clarke American Checks, Inc., created Check Reorder ExpressSM. With the new enhancements to this application formerly known as Reorder No Change, your members will experience faster connectivity and download time. Members who access this new program can order multiple quantities of the same check design and choose from a variety of accessories, including Clarke American's new personal home organizers and zippered Nappa leather covers. For an even more satisfying check ordering experience, members can select expedited delivery.

Providing around-the-clock access and convenience to its credit union partners and their members, Clarke American continually drives to develop exciting revolutionary products and services.

"Check Reorder Express will move considerably faster than Reorder No Change and will allow members the ability to choose from different check delivery and quantity options, increasing member satisfaction," says Mark V. Kreipe, e-Commerce senior product manager for Clarke American.

One of three Internet-based check reorder applications offered by Clarke American, Check Reorder Express can be accessed by credit union members via <http://creditunions.clarkeamerican.com> or through a link on a participating credit union's Web site.

"When I ordered through Check Reorder Express, I got my checks in about three days," remarked a satisfied Check Reorder Express user. "I just put in my account number and up came my next check number and it asked me to verify all my information. It was so easy."

To learn more about Check Reorder Express please contact your local Clarke American Account Executive. 

Non-conforming loans made smart


The FCUL Service Group, Inc. and CU Mortgage Support Services, Inc. offer credit unions an outlet for conforming fallout and non-conforming real estate loans. This service can help credit union members, with less than stellar credit history, in their next real estate transaction without being at the mercy of loan brokers.

"We can assist all credit unions and their members with purchases, refinances and debt consolidation mortgages, through a wide variety of products with a wide range of resources," stated Webb Simpson, loan development officer for the Service Group. "We can take the stress out of the ever-changing, non-conforming arena by finding the right lenders that specialize in these types of products. These type lenders come and go daily, and that's where we can alleviate the recourse the credit union may be subject to if they take on this challenge along," Simpson said.

By serving your members with non-conforming loans and assisting them to correct their credit, they become more committed to their credit union. Collection department staff can be trained to identify potential "loss" accounts 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.

Simpson added, "Earlier this year, a credit union president called about a member with three outstanding unsecured loans, two credit cards and a signature loan. These loans were about to be charged off. The member, whose total payments including the existing mortgage exceeded \$1400 per month, was in serious financial trouble. We were able, even with less than perfect credit, to refinance the existing mortgage and pay-off all the outstanding unsecured loans, reduce the member's monthly payments to \$800 per month and still maintain a 15-year mortgage for the member. In that member's eyes it was her credit union that saved the day."

This service comes with a "best deal guarantee" --if the credit union or the FCUL Service Group learns of a better loan and if that proposal cannot be met or beaten, the work will be transferred to the other institution at no charge. For more information, call Simpson at 800.342.1266 ext. 337 or e-mail, wsimpson@fcul.org. 

NEWS from you

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

CUNA Mutual's CIMCO becomes Members Capital Advisors

CIMCO, Inc., the registered investment advisor affiliate of CUNA Mutual Group, announced it has changed its name to "MEMBERS Capital Advisors."

"The name 'MEMBERS Capital Advisors' more closely aligns with and relates to our credit union marketplace, the only market we serve," said Michael Daubs, president of MEMBERS Capital Advisors. Daubs polled the marketplace before renaming CIMCO.

"MEMBERS Capital Advisors is a name credit union members told us they can identify with," he said. "One that they can trust."

Coast to Coast Credit Union in Tampa is pleased to announce that Brenda Coley was recently promoted to Head Teller/Supervisor.



Brenda Coley

Sent in your CEO/
president photo for
the 2001 Directory
yet???

Several of those that have sent in their photo, have commented that putting photos in the Directory is a "great idea." If you have not sent yours in, please do so by November 1st.

Suncoast for Kids Foundation makes significant donations

Suncoast for Kids Foundation, established by Suncoast Schools Federal Credit Union, held its 6th Annual Golf Tournament Saturday, Sept. 16, 2000, at Eagles Gold and Country Club. The Foundation presented its annual contribution to the Children's Cancer Center. The amount for the year 2000 was \$25,000.



Suncoast volunteers welcome golfers with a smile!

These funds are earmarked to sponsor a playground at their facility in Tampa.

Suncoast for Kids Foundation was established in 1998 to help hospitalized children throughout the service area of Suncoast's 14 counties. The Foundation also supports All Children's Hospital/Children's Miracle Network (donated \$120,000 in June 2000) and the Ronald McDonald House of Tampa Bay (\$10,000 contribution annually) and the Ronald McDonald House of Southwest Florida, Fort Myers (\$10,000 contribution annually).



Tom Dorety presents a \$25,000 contribution to the Children's Cancer Center to sponsor a new playground.



Suncoast for Kids check presentation at the 2000 CMN telethon.

The Foundation raises funds with the annual golf tournament/raffle, other fund raisers, member contributions, \$2 for each box of Suncoast for Kids Share Drafts sold and a portion of SSFCU non-member ATM surcharges.

Navy Federal Credit Union, an associate member of FCUL, welcomed its 2 millionth member to the credit union. Navy Seaman EOCN Jason Sinclair joined Navy Federal on September 28, at the Rota Member Service Center in Rota, Spain.

Navy Federal began in 1933 when three civilian Department of the Navy employees pooled together \$70 to provide emergency loans to one another. By year-end, the credit union boasted 49 members and \$450 in assets

and was operated out of a desk drawer. Today, Navy Federal is the world's largest natural-person credit union, with 2 million members, \$12 billion in assets, 88 member service centers and 226 "No Surcharge" ATMs worldwide. The credit union serves most military and civilian personnel of the Navy and Marine Corps and their families.



The Florida Credit Union League **Northeast Florida Chapter** recently held its annual Credit Union Education Day. According to Jim Ryan, President of JM Associates FCU, 49 people attended the all-day sessions and 42 people attended the half-day sessions for a total of 91 people. Ten credit unions were represented.

Northeast Florida Chapter volunteers work at the registration table.



FCUMI was great!



Cassandra Grayson

The new and improved Florida Credit Union Management Institute (FCUMI) held in Orlando for the first time in its 40-year history, was a wonderful success. The University of Central Florida (UCF) faculty/staff and Corinne Henningsen, the FCUL Director of Conventions and Conferences, did an outstanding job. UCF really laid out the red carpet for us and the professors were good presenters too! One of the professors was a CU board member and he really impressed the group.

There were 27 participants from Pensacola to Miami. The evaluations were very good. Some of the comments follow:

"These classes have given me practical, timely information that I will be using

immediately. Thank you!" --**Jackie Justice, Central Florida Educators FCU**

"Relevant content and timely topics made this time well spent. I would recommend it to anyone who wants to enhance their knowledge in credit union management and effectively networking with peers." --**Jim Kasch, Vista FCU**

"Overall, great speakers. You will leave with a lot of new ideas to improve your department or credit union." --**Kiki Shollar, Central Florida Health Care FCU**

"Fantastic experience! Lots of information and the presenters kept the



The Class of 2000 FCUMI

audience involved." --**Cami Crosby, Orlando FCU**

"I have been very impressed with both the subject matter and the speakers at FCUMI--very worth while." --**Terry Brinkman, Central Florida FCU**

I hope you will make plans to attend FCUMI in 2001.

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 1.800.342.1266.

VAP CERTIFICATES:

Bay Credit Union: Thomas Norris
City County ECU: George McKibben
Hollywood Municipal ECU: Kee Eng
Metro North FCU: Glenn Cooksey, John Hood, George West
St. Petersburg Municipal ECU: Beverly Shields, Andrew Kaikai
Sunshine State CU: John Madden
The CU of Palm Beach County: Ehud Merkel

STAR CERTIFICATES:

Campus USA CU: Katrina Hunt, Nichole Harrison
Central CU of Florida: Ramona Wilson
Central Florida Postal CU: Brenda Marafioti, Caryn Jackson, Nysha Lucky
Community Educators CU: Julia Boggs, Christine Tindell-Dawson, Michelle Boyce, Stephanie Stone
Fairwinds CU: DeVenian Sweeney
Florida Central CU: Darlene Behriinger
Florida Commerce CU: Eva Chester,

Angela Meisenheimer, Sameera Shah
Jax FCU: Judy Nix, Janice Miller
Jax Navy FCU: Kristina Hendrix, Michael Joseph, Patrick Powers, Christina Slater, David Michael, Tracy Dampier, Alicia Speece
MacDill FCU: Deborah Hopkins, Douglas Every, Ken Arnold
NCSC FCU: Ruth Forst
Orlando FCU: Daniel Rosario
Pen Air FCU: Robin Schinzing, Shirley Harris, Melinda Cannon, Belinda Walker, Glenda Peacock, Willie-Esther Scott, Maritza Wright, Loretta Brooks
Power 1 CU: David Chavis, Michael Cook
Santa Rosa County Teachers FCU: Tabatha Godwin
Suncoast Schools FCU: Alaine Hamilton, Karen Cogswell, Mark Allen, Martha Erwin, Sharon Cable, Cynthia Roche, Diane Clary, Renee Hulslander, Thomas Payne, Michael Martocci, Jr., Malin Langfitt, Sandra Chubuck, Lori Carl, Linda Helms, Misty Sparkman
Sunshine State CU: Gloria Dann, Sherrie Shaffer

Tampa Bay FCU: Adriana Isaza, Richard Grammatica
Tyndall FCU: Veronica Griner, Jena Spivey, Laura Vieth, Annette Gapetz, Maria Brooks, Gina Stevens, Josie Brimer
VISTA FCU: Maureen Howard, Sue McCall
West Coast Federal ECU: Raymond Townsend

MERIT CERTIFICATES:

Educational Community CU: Heather Barsh
Federal ECU: Carol Garrison
Jax FCU: Judith Brown
Lakeland Medical EFCU: Debra Marion
Orlando FCU: Camette Crosby, Christina Solway
Suncoast Schools FCU: Joan Halle, Sheri Eaton, CCUE, Joleen Sindoni, Melissa Barrington, Jamela Reid
Tampa Bay FCU: Nancy Yeomans

Credit Union Political Action

To say the least, it's been a busy month for Government Affairs at the Florida Credit Union League. The month began with the primary on September 5, followed by a meeting with members of Florida FREE to determine the organization's future course of action. Florida FREE is a non-partisan organization that reviews the various House and Senate district and potential candidates to determine their orientation toward business issues. The opportunities to meet with candidates did not slow down after the primary. The following summary suggests the election process remained in high gear.



Les Miller, candidate for Senate District 21.

On Friday evening, September 8, League Government Affairs staff attended a fundraiser for Democratic Senate candidates. Introducing candidates and leading the discussion was Senate Minority Leader Buddy Dyer (D-Orlando). Also attending were candidates from a number of senate races around the state: DeeDee Ritchie (Senate District 1), Janegale Boyd (S-3), Rod Smith (S-5), Lisa Lombardi (S-15), John Gillespie (S-31), Ron Ellman (S-9), Les Miller (S-21) and Debbie Wasserman-Schulz (S-32).

On September 12, League staff participated in a candidate forum held by the Tampa Chapter. After Tampa Chapter President Bruce Koehler opened the program with announcements, he introduced Aletta Shutes, FCUL Executive Vice President, who served as Political Master of Ceremonies and presented each of the candidates for their short presentation. Also representing the League were FCUL Board member Tim Baldwin, President/CEO Guy Hood and Director of Legislative Development Mark Landreth.

Educational Community CU in Jacksonville sponsored a candidates forum



L to R: Mike Hogan (R) candidate for the House District #13 race. Bobby Hart (D) candidate for the House District #12 race. Hart is a member of Educational Community CU and Country FCU.

on September 26. Nearly 50 credit union staff and volunteers from the Northeast Florida Chapter attended along with 11 candidates and/or their representatives. Additionally, two elected members, Rep.

Terry Fields and Rep. Dick Kravitz, attended to express their thanks for credit union support via CUPAC. Dianne Jones and Mark Landreth attended on behalf of the League.



L to R: Bob Gipson, Florida Telco CU; Dr. Brenda Simmons, Educational Community CU; Dick Kravitz candidate for House District #19; and Larry Kirkman, Government ECU of Fla.

The League hosted a breakfast fundraiser for Janegale Boyd, a candidate for Florida Senate District 3, on September 21. A "Meet and Greet" for her opponent, Al Lawson, was scheduled September 22 at Florida State Hospital Employees CU, but was rained out due to Tropical Storm Helene.



L to R: Aletta Shutes, FCUL; Ron Fye, Florida Commerce CU; Janegale Boyd, candidate for Senate District 3; and Bill Enfinger, FSH ECU.

On September 26, Gill Williams, CEO of Tree Capital Credit Union in Perry, presented a CUPAC check to Johnny "Hank" Hankerson, a member of the credit union. Also on September 26, Mark Landreth represented the League at the grand re-opening of Community First Credit Union in Mulberry.



L to R: Johnny Hankerson, candidate for House District 10, member of Tree Capital CU; and Gilbert Williams, CEO of Tree Capital CU.

On September 27, Landreth represented the League at a meeting of the Strike-force Against Fraudulent Enterprises (S.A.F.E.) also known as the Governor's Summit on White Collar and Economic Crime.



L to R: Carey Haughwout (D), candidate for Public Defender Palm Beach County; and Herb Kahlert, THE CU of Palm Beach County.

Dianne Jones represented the League at a "Meet the Candidate's" night hosted by THE Credit Union of Palm Beach County. More than 15 candidates were in attendance along with a large number of credit union staff members.




L to R: Rep. Bill Andrews (R-87) and Dianne Jones, FCUL.

Jones also met with candidates in South Florida

on September 27. She, along with Gary Noe of City County CU and Randy Witte of Broward Schools CU, presented checks to Matt Meadows, a candidate for House District 94. That same day, Jones presented a check to Joe Negron, House District 82.



L to R: Gary Noe, City County CU; Matt Meadows (D) candidate for House District 94; and Randy Witte, Broward Schools CU.

In conclusion, the staff is happy to report that the League was successful in selecting many winning candidates during the primary. This is due in part because of the information gathered by Florida FREE and the fact that the staff was able to interview many of the candidates. This fall, Government Affairs will make available a document detailing those candidates the League supported during the 2000 campaign along with how many of those were successful in their bid for public office. 

The following picture was submitted by a Florida credit union involved in the political process.



Elaine Karins, the President of Sarasota Municipal ECU, presents a CUPAC check to John Lewis (R) who is a member of her credit union and also a candidate for House District #69.

Professional Employer Organizations

by Anita Stombelis, Vice President of Human Resources and Liz Russell, Human Resources Manager

Wouldn't it be nice to be able to offer employees the human resource benefits of a Fortune 500 company while keeping the cozy feeling of a small organization? A professional employer organization, or PEO, can do this for you. When you partner with a PEO to assist you with your human resource challenges, you get big-company benefits for your employees and much more.

A PEO is an organization that provides a cost effective approach to the management of critical human resource responsibilities and assumes certain employer risks for its clients. A PEO enters into a "co-employer" relationship with its clients whereby certain responsibilities and liabilities are shared between the employer and the PEO. PEOs do your payroll processing, file your employer tax reports, produce the W-2s, pay your unemployment tax payments and file the reports, pay your workers' compensation insurance, handle unemployment and workers' compensation claims, provide access to health and welfare benefits at big-group rates, offer 401(k) plans, insure compliance with all human resource laws and regulations and assist you when needed with employee relations issues such as disciplinary actions, terminations or performance management.

One question that is raised is who retains control of the company and the answer is: you do. You decide who to hire, who gets promoted, who gets demoted. The PEO is there to assist and advise you when dealing with these issues.


The fee for PEO services depends on the level of services and benefits you select for your company. The fee is usually based on the total wages paid to your employees.

The Department of Business and Professional Regulation regulates PEOs in Florida; to find out the license status of any PEO, contact the Board of Employee Leasing at 850.922.2971. For more information on the professional employer organization industry, you can also check out the National Association of Professional Employer Organizations' website at www.napeo.com.

The ability to offer an attractive benefits package can give a credit union the power to attract and retain good employees. Some credit unions just do not have the budget to spend on an HR manager or the "buying power" for benefits afforded to a larger group. Even if an organization has an HR manager, issues such as exempt versus non-exempt employees, wage garnishment, administering the billing and details involved with benefits, as well as employee relations, workers compensation and unemployment claims can become overwhelming. A PEO can free your staff to become more involved in member relations, employee relations, training or whatever functions you feel are important to your organization.

A PEO is truly a great idea for the right organization. It frees up important personnel from the routine duties of HR administration and provides legal and certified HR advice and support. Depending upon the situation and services requested, it can present substantial savings on workers compensation and insurance premiums.

The PEO industry has grown by an average of 35% per year in Florida since 1991. Nationally, the growth rate is 25% per year. Check it out—the right PEO may just have the solution to your staffing challenges!

See related PEO article on page 1 



The Florida Credit Union League encourages credit unions to complete a Project Differentiation Statement of Commitment to Members. If you need a Project Differentiation packet, contact the League's Communications Department at 800.342.1266 ext. 312.

FCUL Calendar

November

- 8-10 Collections/Bankruptcy Conference
Orlando, Fee: \$475*
- 14, 15 Savings Regulations Workshop
Tampa, Jacksonville
Fee: \$150*

December

- 4, 6 Regional Essentials IRA
Orlando, Tallahassee Fee: \$150*
- 5, 7, 8 Regional Advanced IRA
Orlando, Tallahassee, Pensacola Fee: \$195*

The 2001 Education Calendar will be distributed in December. Be on the lookout for it and share it with the staff of your credit union.

*fees subject to change

CU Personnel Solutions continued from page 1

for excellence as a leading provider of comprehensive employer services.

FSG's role in this partnership will be to educate the credit unions on how a PEO operates, develop the best services, market those services and act as an advocate for Florida's credit unions. AmStaff will develop the marketing materials with FSG's approval, and then the distribution, presentations and proposals will be a collaborative effort by both organizations.

The PEO concept has been utilized by organizations of all sizes and industries. Some credit unions and CUSOs in Florida already use PEO services. While all credit unions could benefit from the services of a PEO, the target market will be those credit unions that have less than 50 employees. Credit unions with 3 to 10 employees will see a greater benefit from reduced administrative burdens normally placed on the manager or chief executive officer.

This is an exciting product that will generate a lot of interest among credit unions—one of several dynamic products being developed by FSG. For more information, contact CU Personnel Solutions at 800.342.1266.



CHAPTER MEETINGS

Central Florida Chapter, 11/16
Escambia Chapter, 11/9
Gulf Coast Chapter, 11/14
Northeast Chapter, 12/14
Palm Beach Chapter, 12/30
Pinellas Chapter, 11/16
Sara Mana Chapter, 12/14
Southernmost Chapter, 11/21
Tallahassee Chapter, 12/14
Tampa Chapter, 11/14

www.fcul.org

800.342.1266

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
Tallahassee, Florida 32315-3108

First Class Mail
U.S. Postage
PAID
Tallahassee, FL
Permit No. 618

JOIN US!

Send us your ICU Day
celebration stories and
pictures!