



# Florida Credit Union News

A publication of the Florida Credit Union League 

February 2001 • Vol. 10 - No. 2

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## Comptroller and Treasurer explain differing views at FCUL town hall meeting



State Comptroller, Bob Milligan

State Treasurer Tom Gallagher and State Comptroller Bob Milligan expressed diametrically opposite views on reorganizing state government prior to January 2003. Gallagher and Milligan spoke at a town hall meeting sponsored by the Florida Credit Union League to inform credit unions of the issues surrounding reorganization.

The reorganization of the state's financial regulatory agencies is necessary as a result of a constitutional amendment approved by Florida's voters in November 1998. That amendment merged the constitutional duties of the treasurer and comptroller into one elected officer called the chief financial officer, but was silent on the fate of the regulatory duties assigned to both offices statutorily. The amendment also abolished the offices of the education commissioner and secretary of state, thus, reducing the number of elected cabinet officers from six to three. Under the adopted amendment the state cabinet will consist of the attorney general, commissioner of agriculture and the new chief financial officer.

Milligan led off the discussion with his plan. Milligan's proposal would take the regulation of the state's financial industries

and place it in a separate department headed by Florida's governor and cabinet. Currently, five state departments are headed in this manner. Regulation of banks and credit unions, securities and insurance would be housed in a new department. A commissioner would head each area of regulation and the whole department would have an executive director that would report to the governor and cabinet. Milligan said his goal was to get the politics out of financial regulation.

"No other state so encumbers its chief financial officer," said Milligan, "by assigning such a wide range of duties beyond their constitutional duties."



State Treasurer, Tom Gallagher

Milligan is currently touring the state's newspapers promoting his plan and seeking editorial support of the proposal. He said that his meetings with newspaper editors has so far been encouraging.

Gallagher believes that all the regulatory functions of the treasurer and comptroller should be housed with the new chief financial officer. Gallagher said that the whole issue is accountability. Gallagher said that accountability to the state's voters will ensure that the regulated industries will be governed in a visible manner. He said that agencies headed by the governor and cabinet will not insulate the regulators from politics.

"It is impossible," said Gallagher, "to remove the politics from politics."

The Florida Legislature will be the

*continue on page 11*

## Florida credit union officials will impact national committees

Seven Florida credit union officials have been tapped by the Credit Union National Association (CUNA) to provide leadership roles on several of CUNA's most important national committees.

Terry West, President/CEO of Jax Navy FCU, has been selected to serve as Chairman of the Payment Systems Subcommittee, as well as serving as a member of the Government Affairs Committee and the National Credit Union Roundtable Advisory Council. Bucky Sebastian, President/CEO of GTE FCU, will be Vice Chairman of the Federal Credit Unions Subcommittee. Dolly Champey, President/CEO of PGA CU, and Laida Garcia, 1st Vice Chair of the FCUL Board, director, district 5, Florida Central CU, will be members of the Cooperative Alliances Committee. Tom Dorety, CCUE, President/CEO of Suncoast Schools FCU, will serve on the Renewal Review Committee. Randall Mims, CCUE, President/CEO of Florida State University CU, will join the Awards Committee and Guy Hood, FCUL President/CEO, will serve on two committees, the Personnel Policies Committee and the Planning Committee.

FCUL's Hood said he is honored to have Florida credit union officials serving in key roles at CUNA. "I would consider this a success for Florida," said Hood. "Our credit union leaders are certainly noted for their perspective and leadership skills. Florida can certainly play a key role in helping to establish CUNA policy in key areas."



## Advocacy takes many forms

### 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

**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](mailto:gracepf@fcu.org).

President: Guy M. Hood

VP of Communications: Mark Ivester

Managing Editor: Grace Potter Freni

Editor: Angela Milligan

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

In the past few years credit unions in Florida have told us that their number one goal is for the League to concentrate on advocacy; political advocacy. They have told us that they were willing to put their dues dollars where their wants were. And, the League has set out to become the advocate that you have asked for. What do we mean by advocacy? Advocacy takes many forms and this is why the bulk of your dues dollars are directed towards advocacy. Let me give you some examples of what I mean.

**We lobby.** We lobby politicians for expanded credit union powers. We lobby regulators for flexible rules and high quality supervision. We lobby the media for favorable coverage of credit union progress. We lobby the general public for better understanding of the credit union idea.

**We educate.** We educate CU leaders and employees about current issues and operating necessities. We educate reporters, legislators, and potential members on the compelling differences and benefits of the CU idea.

**We represent.** We represent Florida credit unions in Tallahassee and in Washington. CUNA is now the 18<sup>th</sup> most powerful lobby in Washington, according to a survey among congressional aides. That's the 18<sup>th</sup> most powerful of ALL lobbying groups. We represent Florida credit unions with the greater cooperative movement and in consumer activism at the state, national, and international level. We represent Florida credit unions with the rapidly expanding CU movement itself.

**We support.** We support credit unions of all types. We support consumer activism relating to personal financial self-sufficiency. We support politicians, with our CUPAC

contributions, that stand up for credit unions, listen to our concerns and support our views.

**We reach out.** We reach out to young Floridians. We reach out to low-and modest-income people and their communities. We reach out to small credit unions and credit unions of any size that need help. We reach out to the international community to share resources and grow the cooperative idea.

Lobby, educate, represent, and reach out; small words with big meanings! These are some of the more important roles we play. When performed with strength and effectiveness, these are activities that most Florida credit unions are willing to support with money (dues) and time (participation). It is very important work.

The League is not a new organization. It is steeped in rich history, deep tradition, and many important achievements. It is, however, a modern organization. The League's focus today is to aggressively shape a favorable environment for credit unions, to provide a narrow range of support capabilities that promote CU success and growth within that ever-better environment, and to serve as a catalyst for cooperation among credit unions.

The fuel for doing so is the dues base. That's what you get for your dues dollars.

FCUL is your organization and your voice. Your credit union is important to the future of the League. With so many challenges facing all credit unions in the near and long term future, I think a strong FCUL serves your needs. I look forward to meeting those challenges with a strong united credit union association.




Guy M. Hood  
President/CEO

**Increasing credit union's already considerable influence on Capitol Hill will be one of the highlights of CUNA's 2001 Governmental Affairs Conference, February 25-28, at the Hilton Washington Hotel and Towers in Washington, D.C.**

**The theme of the 2001 GAC is "Building Political Capital." The conference promises another stellar lineup from Congress, the Administration and federal regulatory agencies and is highlighted by Pulitzer-prize winning humorist Dave Barry as the closing speaker.**

**For information about conference registration or hotel accommodations, contact CUNA Meeting and Special Events at 800.356.9655, ext. 5700 or [gacinfo@cuna.com](mailto:gacinfo@cuna.com).**



# National social responsibility award programs help to demonstrate the “Credit Union Difference”

You'll soon be preparing your entry for the Dora Maxwell Social Responsibility Award program and/or the Louise Herring Award for Philosophy in Action. The Florida Credit Union League and CUNA & Affiliates are pleased once again to sponsor these two programs as part of the National Recognition Awards Program. Both programs identify credit unions that demonstrate the credit union motto “People Helping People.”

As in past years, the National Recognition Awards Program has a special significance. But as we move into a new era, one where the credit union industry will be a major player in the political arena, it's more important than ever to recognize that credit unions are unique providers of lifelong financial services for millions of working Americans.

Developing and entering your social responsibility project helps your local community, including state and federal government representatives better understand the credit union difference.

Since 1987, the Dora Maxwell Social Responsibility Award has honored credit unions for their 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. Program examples include: building low-income housing; sponsoring neighborhood at-risk youth programs; hosting community financial education seminars and much more.

Credit unions may also enter the Louise Herring Award for Philosophy in Action. Since 1990, the Louise Herring Award has

commended those credit unions who take the time to make a difference within the scope of their own credit union families. Programs that provide financial education to particular member groups within the credit union (senior citizens, young adults etc...), assistance to low-income members struggling to pay heating bills, in-house scholarship programs and many others are clear examples of the philosophy that sets credit unions apart from other financial institutions.

Both awards cover the service year of June 2000 - June 2001. Please submit all community and member service programs covering this time span to the League by April 18, 2001. Remember to review the rules and entry forms thoroughly to avoid entering the wrong competition. Any questions or concerns can be forwarded to the League Communications Department.

Also, remember to gather any promotional materials, letters from members or documents related to your service project to be entered along with your awards packet application. State winners will be announced at the 2001 Annual Convention Opening Session on May 25. Only the first place winner state categories will advance to the national competition.

No service to your community or members is too little to be recognized. 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. For further information concerning either recognition program, contact Angela Milligan at the League, 800.342.1266, ext. 363, or via email at [angelam@fcul.org](mailto:angelam@fcul.org). Detailed information may also be found at [www.fcul.org](http://www.fcul.org).



## Credit Union National Association releases *Real Stories* of the credit union movement

When local banks sued AT&T Family FCU, Jimmie Lee Wood spoke on the steps of the U.S. Supreme Court in Washington, D.C. He told how his credit union had helped him during the most depressing time in his life by giving him hope when banks refused to lend him the money to pay off his daughter's medical bills.

Wood's story is just one of hundreds included in *Real Stories from Credit Unions*, to be published in February 2001, by CUNA's Center for Professional Development. The book's true stories were submitted by people involved at all levels of the credit union movement.

“It took millions of credit union members, telling millions of good news stories to convince Congress to restore credit union membership access,” said Dan Mica, CUNA president and CEO, in his forward to the book. “We need to keep telling our stories. While it may not be a matter of life and death for us, we must never forget that even in this country, there are forces trying to tear down everything our movement has built.”

*Real Stories from Credit Unions* also includes an explanation of Project Differentiation, developed in the wake of H.R. 1151. The book includes the project's “Statement of Commitment to Members,” which is a simple means for credit unions to document, as well as highlight, the credit union difference.

*Real Stories from Credit Unions* is recommended for everyone involved in the credit union movement. The book will be available beginning in February. To order your copy, call CUNA Customer Service at 800.356.9655 and ask for stack #23327.



# News from You



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

## Credit Union Job Postings

### Largo, FL

**Closes: 05-31-01**

**Pinellas County Employees FCU** is looking for full-time tellers. Must have at least 6mths cash handling experience. For more information call Brad Meinck at 727.586.4422

### Tallahassee, FL

**Closes: 02-25-01**

**TMH FCU** is looking for member service reps. and pt/ft tellers. 1-2 years heavy cash handling experience or entry level with a degree. For more information call Marion McCaskey at 850.431.5324

### West Palm Beach, FL

**Closes: 02-28-01**

### THE Credit Union of Palm Beach

**County** is looking for a VP of Marketing. Five years of experience in marketing and/or public relations position required. Please forward your resume and compensation history to: THE Credit Union of Palm Beach County, Director of Human Resources, 3469 Summit Blvd., West Palm Beach, FL 33406, or via email [bwax@flinet.com](mailto:bwax@flinet.com).

### Tallahassee, FL

**The FCUL Service Group** is looking for a director of accounting with 2-5 years experience. Candidate must possess leadership, analytical, and organizational skills. For consideration send a cover letter, salary history and resume, ATTN: Marilyn McGhee, via fax, 850.576.5368 or email [mmcghee@fcul.org](mailto:mmcghee@fcul.org).

## CUNA's Carl Parks named to Bush's Presidential Transition Advisory team



Carl Parks

**Carl Parks**, CUNA's senior vice president of governmental affairs, has been selected to serve on the President George W. Bush transition advisory team for the U.S. Treasury Department.

Parks is the only credit union representative among the 29 officials the Bush transition team has chosen to be a member of the Treasury Department Advisory Committee. As a member of the committee, Parks will give credit unions'

perspective on domestic finance, international development and tax policy issues, as well as appointments.

"I am honored to be able to serve the President in this capacity," said Parks. "This is just one example of the kind of support and respect credit unions have received from the President and other political leaders."

Parks is a former Senate leadership staffer and served as a senior member of the 1996 GOP Platform Committee, as well as a Top Republican National Committee official before joining CUNA in 1998.



Randy Mims, CCUE, President/CEO cuts ribbon along with Florida State University Board Chairwoman, Carol Shackelford at the grand opening

**Florida State University CU** held its grand opening for its new facility located in Tallahassee. The new branch features interactive teller stations, web transaction, and an interactive teller drive-thru.

"We are excited to be opening this branch with a new experience for our members," said Randy Mims, CCUE, President/CEO of Florida State University CU. "We hope our members benefit from the advances in technology offered to them at this branch."

Florida State University CU's campus branch will continue to conduct business through its drive-thru. A renovation of the campus branch is expected within the next year.

## The Florida Credit Union League's Annual Foundation Drive is underway!

We would like to extend a special thanks to:

### Anchor 7 FCU Central Florida Postal CU

It's not too late to contribute! Make your contribution to help provide educational and credit union development for smaller credit unions. Call Connie Stoutamire, Director of Horizons at 800.342.1266.

**Central Florida Educators FCU** recently participated in an "Adopt a Class" program, contributing \$1,500 to the Golden Rule Foundation.

The Golden Rule Foundation teaches children the importance of giving to others by funding their leadership in community-based service projects.

CFE FCU adopted a fifth-grade class from Rosemont Elementary School. The class read to terminally-ill children at a local hospital.



Terry West

## Thank you Terry West!

Terry West, President and CEO of Jax Navy FCU recently contributed a fax machine to King Edwards FCU. KEFCU is a member of Horizons, a program dedicated to the financial and educational support of the smaller credit unions. You're an outstanding example of "People Helping People."



## Regulatory Update

**B**ill Berg, CCUE, Director of Training and Credit Union Development, 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).

### New W-9 Forms for 2001

The IRS recently put out new W-9 forms for 2001. The old W-9 form required the account owner to certify that the Taxpayer Identification Number is correct and that the account owner is not subject to backup withholding. The new W-9 requires an additional certification - that the account owner is a U.S. person or a U.S. resident alien. If an account owner is a non-resident alien, he or she must complete the new W-8BEN form. The new W-9 forms and W-8BEN forms are effective as of January 1, 2001. These forms can be downloaded from the IRS website.

### IRS raises Standard Mileage Rate

In Revenue Procedure 2000-48, the Internal Revenue Service (IRS) stated that the optional standard mileage rates for taxpayers deducting automobile costs for business purposes will increase from 32.5 cents per mile in 2000 to 34.5 cents per mile for 2001. You may download a copy of Revenue Procedure 2000-48 from the IRS website at [http://www.irs.gov/bus\\_info/bullet.html](http://www.irs.gov/bus_info/bullet.html). Revenue Procedure 2000-48 can be found in Internal Revenue Bulletin 2000-49 after December 4, 2000.

### IRS Third Party Payment Rules

The Internal Revenue Service (IRS) proposed rules are intended to clarify the Form 1099 information reporting requirements for financial institutions, brokers, and others involved in three-party payments. Third-party payments include, for example, payments that a financial institution may make to a contractor on behalf of the borrower. The proposed rules will require that a party making the payment on behalf of another must report the payment under one of the following circumstances:

- When this party performs a management or oversight function in connection with the payment, as opposed to a ministerial or administrative function; or
- When this party has a "significant economic interest in the payment," and the rules specifically mention that this will include a financial institution making payments to a contractor working on property that secures a mortgage held by the institution.

### Interest Rate for 2001

Section 55.03(1), Florida Statutes, requires the Comptroller, on December 1 of each year beginning in 1994, to set the rate of interest that shall be payable on

judgments and decrees for the year beginning the following January 1. Additionally, Sections 215.422(3)(a), 337.141(3) and 687.01, Florida Statutes, were amended to require the use of interest at the rate established in Section 55.03(1), Florida Statutes, for the payment of interest applicable to the late payments to vendors for goods and services purchased by the State, for late payments on applicable construction or maintenance contracts administered by the Department of Transportation, and for cases where a rate of interest is not specified in a contract. The interest rate for payments to health care providers pursuant to Section 215.422(13), Florida Statutes, remains at 1% per month or .0003333 per day. Rule 3A-25, Florida Administrative Code, establishes the procedures for computing the interest rate on an annual basis.

The Department of Banking and Finance has done a very nice job putting this information together at their web site [www.dbf.state.fl.us/interest](http://www.dbf.state.fl.us/interest). The year 2001 interest rate established pursuant to Section 55.03, Florida Statutes, has been set at 11.0% per annum or .0003014 per day.

### NCUA Proposed Rule on Insurance and Group Purchasing Activities

Part 721 grants federal credit unions authority to offer insurance products and group purchasing activities to its members. NCUA issued a proposed rule that revises the regulation to categorize activities deemed to be within the incidental powers of a federal credit union. It also describes how interested parties may request a legal opinion on whether an activity is within an FCU's incidental powers or apply to add new activities or categories to the regulation. The conflict of interest provisions applicable to activities authorized by this regulation are also clarified.

### Summary of Recent NCUA Letters to Credit Unions and Federal Credit Unions

**Letter No.: 00-CU-06: Financial Trends January 1, 2000 - June 30, 2000**

This letter highlights credit union financial trends for the first half of 2000. Analysis is based on data compiled from the midyear 2000 Call Reports submitted by all federally insured credit unions.

**Letter No.: 00-CU-07: NCUA's Information Systems & Technology Examination Program**

NCUA has developed and implemented Phase I of its Information Systems & Technology Examination Program (ISTEP). Phase I focuses on electronic financial services and more specifically, e-commerce services. If your credit union offers e-commerce services to its membership, federal or state examiners may use the ISTEP during the examination of your credit union.

**Letter No.: 00-CU-08: CAMEL Rating System**

NCUA periodically reviews the CAMEL Rating System to respond to continuing economic and regulatory changes in the credit union industry. The last version of the CAMEL Rating System was published in Letter to Credit Unions No. 161, dated December 1994 with corresponding modifications in Letter to Credit Unions No. 167, dated May 1995. This letter provides changes to the CAMEL Rating system which were effective December 31, 2000.

**Letter No.: 00-FCU-02: Field of Membership Internet Application**

Federal Credit Unions having multiple common bonds may submit field of membership expansion requests using the Internet. The use of the Internet application is optional and FCUs may continue to submit expansion requests directly to the regional office for select groups not exceeding 500 primary potential members using NCUA Form 4015 EZ. This letter provides detailed information and instructions for using NCUA's field of membership application program.

**Letter No.: 00-CU-09: AIREs 2000 Loan and Share Record Layout Specifications**

The Automated Integrated Regulatory Examination System (AIREs) is a software program used to conduct credit union examinations. This letter encourages strict adherence to the AIREs share and loan data record layout specifications with your data processing vendor.

**Letter No.: 00-CU-10: Asset Liability Management Examination Procedures**

NCUA has developed a pilot program to better evaluate a credit union's balance sheet. This letter explains the pilot program and provides an overview of the new procedures that will be used after January 1, 2001. For more details, NCUA Letter No. 00-CU-10 may be downloaded from NCUA's web site.

### January Governmental Affairs Report

On **January 8** League staff participated in a reception and dinner for the democrats in the Florida House of Representatives. Contacts were made with several democrats who were later assigned to the Banking and Insurance Committee.

**January 9** saw the beginning of committee week meetings in preparation for the legislative session that begins March 6. Most of the meetings were actually orientation sessions for the new members. The meetings were a good opportunity to meet and greet new and returning legislators.

On **January 10** the long-awaited release of the list of the Florida House of Representatives committee assignments. The League did well with many House members we supported assigned to both the Banking Committee and the Insurance Committee. Insurance will be important this year as it is one of the committees that will hear reorganization bills for the Department of Banking & Finance and Department of Insurance.

Also meeting, on **January 11**, was the Council for Competitive Commerce. Based

on a reading of the House Rules, the Councils are the last stop for any legislation before it gets to the Floor of the House. Essentially, the leadership wants to ensure all issues are resolved before they reach the Floor and the Councils are much like a court of last resort.

On **January 16**, League staff attended a luncheon of Capital Tiger Bay Club. The featured speaker, Barry Richard, represented the Bush Campaign in many of the Florida cases during the recent ballot dispute. His presentation was outstanding and kept the usually raucous crowd spellbound.


League staff met with the Staff Director and Senior Attorney for the House Banking Committee on **January 17**. The exchange of information was great and we learned both of them are credit union members.

League legislative staff met on **January 17** to discuss planning for the upcoming "Campaign School" and Legislative Summit. The Summit program is outstanding with featured speakers that you cannot afford to miss. Watch for details soon. The Summit will be held on April 11, followed on April 12 by a program that will teach you how to get involved in politics, whether you're

interested in running for office, or simply want to know how to approach a legislator.

On **January 22**, the Banking Committee met and heard a presentation from Comptroller Bob Milligan on his constitutional and statutory authorities, how they might change in the merger of the Comptroller and Treasurer departments and his suggestions for a smoother, simpler organizational structure.

On **January 23**, the League's legislative team met with a House member and discussed his interest in introducing legislation that will enable credit unions to accept public deposits. League staff also attended the Senate Banking & Insurance committee meeting. Later that day, League staff attended the first campaign fundraiser of the new election cycle for Senator Kendrick Meek (D-Miami).

League Chairman Bob Beskovoyne, CCUE presented the credit union story to the House Banking Committee on **January 24**. He discussed the differences between credit unions and banks, the League's legislative interests and also introduced the League's legislative team. 

## FCUL Governmental Affairs to host major events

The Florida Credit Union League's Governmental Affairs Department is hosting its Annual Legislative Summit on April 11, and on April 12 the League will present a campaign school/political involvement program. You cannot afford to miss these two very valuable programs.

On April 11, following a continental breakfast, the Legislative Summit will be kicked off with a welcoming speech by Florida Secretary of State Katherine Harris (invited).

We have confirmed, as Keynote Speaker, attorney Barry Richard who, as you may recall, represented the Bush/Cheney Campaign in Florida's courts during

the recent presidential election controversy. Richard will present "36 Days that Captivated the World." The topic covers his experiences as lead attorney.

Following Richard is Colleen Kelly, CUNA Vice President of State Government Affairs. Kelly will discuss the legislative initiatives facing other credit union leagues and how Florida fits into the big picture. Then, the League's Governmental Affairs staff will discuss the State of Florida's legislative session.

After the League's GA staff, it's time to "Take Your Legislator to Lunch." You can make an appointment to meet your legislator

or their staff for lunch. It's a wonderful opportunity to update them on what's been going on in the district since they were last home and it's a great chance for you find out firsthand what's occurring in Tallahassee. If you have more than one or two legislators to visit, you can meet with others that afternoon.

That evening, a social hour will precede the Summit Dinner with Governor Jeb Bush as a featured speaker (invited).

On Thursday, April 12, the League will present a campaign school/political involvement program for those interested in

*GA events continued on pg. 7*

## Florida Credit Union League delivers “To Do” list to State Legislators

Florida CU League Chairman of the Board Bob Beskovoyne, CCUE told a state house committee that credit unions would like to be made a part of the state’s public depository program. Beskovoyne made his comments before the House Banking Committee as part of that body’s introductory session to get to know the parties that will appear before it during the 2001 Legislative session. Representatives of the banking and credit union industries were each given the opportunity to address the lawmakers and state their issues for the upcoming session.

As a result of term limits over half of the Florida Legislature are new members. Beskovoyne used his appearance to highlight credit union history and educate the newer members of the uniqueness of credit unions.

“Some have said that the difference between credit unions and other institutions is almost indistinguishable,” said Beskovoyne. “That’s true, until you look at the facts.”

Beskovoyne also made reference to credit unions possessing five characteristics that distinguish them from other financial

institutions. Credit unions:

- 1.) Do not issue stock to raise capital
- 2.) Rely on volunteers to serve on their boards
- 3.) Are not-for-profit
- 4.) Are member owned and each member has one vote
- 5.) Can only accept members who are part of the credit union’s field of membership.

Beskovoyne, who is the president of Martin FCU in Orlando, said that the state’s public depository program, which currently excludes credit unions, had over 600 qualified participants when it started. Now, only 200 depositories are registered with the state treasurer’s office.

“We feel by adding credit unions to the mix,” said Beskovoyne, “you will provide an increased number of depositories and that always makes for better choices for government agencies that utilize these institutions.”

Beskovoyne went on to add support for limits on predatory lenders, credit union inclusion in discussion on reorganization of Florida’s Department of Banking, privacy issues and state enactment of individual development accounts, assuming Federal enactment.

## Get Ready for some: Chicken Soup for the Soul



Mark V. Hansen

Mark Victor Hansen is this year’s 2001 Annual Convention closing speaker. Mark is one of the world’s most respected and admired communicators. For more than 20 years, motivational speaker,

sales trainer, entrepreneur and best-selling author Hansen has been teaching people about the vital elements of human behavior that most affect the outcome of personal and professional lives. He is known as “the Master Motivator,” and for good reason. He is in high demand as a speaker and seminar leader by America’s top corporations and professional associations. During his career, he has spoken before more than 1 million people.

Hansen is a prolific writer and has published many best selling books. The incredible bestsellers *Chicken Soup for the Soul* and *A Second Helping of Chicken Soup*, books he compiled and co-wrote with Jack Canfield, have sold millions of copies and continue to top the bestseller lists nationwide.

Hansen stimulates audiences to personal and professional success with his electrifying style, making a profound impact on attitudes and reshaping the vision of what is possible for their lives.

There will be an opportunity to buy a signed copy of “Chicken Soup for the Soul” after the session. Also, at the close of the session, there will be another Grand Door Prize drawing.

## 67th Annual League Convention

**Clicks and Bricks: Finding the Right Path for Our Members**  
May 24 - 26 Orlando - Fee TBD

*The League’s three-day Annual Convention is for all levels of credit union personnel and volunteers. Housed at the beautiful Orlando World Center Marriot, Education Day features nationally renowned speakers and credit union professionals in concurrent sessions covering the latest developments in the credit union movement. Combined with the Annual Meeting, Exposition, Governmental Affairs Luncheon, Annual Golf Tournament and exciting social events, this convention is the “showcase” of the Florida credit union movement.*

### GA events continued

learning more about the political process, or interested in running for office.

Topics that will be covered are “The Necessity of Political Involvement,” “Finding Your Role in a Political Campaign,” “How to be a ‘Player’ in the Legislative Process,” “An Overview of the Role of the Political Parties,” “Running for Office: Making the Decision; How to Plan and

Manage Your Campaign,” “Strategic Planning: Demographics of the District and Using Survey Research,” “Campaign Fundraising,” “Voter Contact: Direct Mail and GOTV Campaigns,” as well as “Earned and Paid Media.”

Mark your calendars now for both of these excellent programs!



## Southeast Regional Financial Counseling School



This year the Southeast Financial Counseling School will be held in exciting, sunny Orlando, April 22-26 at the University of Central Florida.

Participants from Florida, Alabama, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Virginia have been invited to participate in

the financial counseling school.

The school, which is in its 27th year, trains credit union professionals in enhancing the quality of service offered to members by helping representatives improve financial counseling skills.

In addition, the learning environment provided is essential to further development and educational growth. The instructors are

comprised of university faculty, credit union professionals, psychologist and other noted professionals. The university also maintains a permanent academic transcript of your continuing education units earned at the school. SRCUS Financial School graduates qualify for 3.2 Continuing Education Units (CEU's), a nationally recognized unit of measurement in non-credit union continuing education programs.

The SRCUS Financial Counseling School is well worth the \$695, enrollment tuition fee for a League affiliated credit unions. Early birds may take advantage of a \$50 discount by paying registration before March 22.

Students will grasp knowledge of counseling concepts; credit use and planned borrowing; family budgeting, dealing with difficult members; understanding human needs and values, building communications; understanding the role of a financial counselor; strategies for decision making and problem solving; and setting up a counseling program in your credit union.

Tuition fees supply students with lunches and breaks, an orientation reception, graduation banquet, class photograph, all educational materials and an experience students will never forget.

In today's economic environment, many credit union members have found their dollar doesn't stretch far enough. And when it comes to leading members through tough times, many credit unions have found their financial counseling skills have fallen short, too. Resolve this year to equip your credit union members with the best your staff can offer. Don't miss out on this exciting, fun-filled, educational opportunity to expand your credit union horizons.

For more information on registration or scheduling of the SRCUS Financial Counseling School, contact your League Education Department at 800.342.1266. or visit our website at [www.fcul.org](http://www.fcul.org). Scholarships are available for qualified credit unions--contact your League Education Department for more information.



### CUNA Mutual

## IRA supertrain stops in Florida

Orlando is one of eight cities that will host CUNA Mutual Group's IRA Supertrain Compliance Workshops during 2001. The workshops provide comprehensive training to help credit unions manage their IRA programs.

"IRA rules can change quickly," says Lynn Schulz, training product manager. "Our workshops provide those attending with the latest information and assistance with traditional IRAs, as well as Roth and Education IRAs."

Two days of the workshop are spent on traditional IRAs and two on Roth and Education IRAs. A half-day session focuses on CUNA Mutual Group's IRA Program, which provides credit unions offering IRAs with complete administrative support, including a new online processing system. Participants can mix and match sessions.

Credit union members, like other Americans, know they need to provide their own resources to fund retirement. According to a recent survey conducted by Salomon Smith Barney and Smith Barney Mutual Funds, Americans are relying on IRAs as their main source of retirement income. The survey of American adults with annual household incomes of \$50,000 or more found that respondents expect IRAs to provide 30 percent of their retirement incomes.

CUNA Mutual's Supertrain workshops can help credit unions make sure their staff is qualified to assist members with their IRA accounts. Trainers have a combined total of 26 years of IRA experience.

"I took a lot more IRA knowledge back to my credit union," says Lorrie Edwards, an IRA Representative from West Side Auto Employees FCU in Flint, Michigan, who



attended a Supertrain workshop last year. "The trainers were excellent. They made IRAs easy to understand."

The Supertrain workshops will stop in Orlando on March 12-16. The Supertrain will also visit San Antonio, April 30-May 4; Madison, May 21-25; Nashville, June 11-15; Las Vegas, July 9-13; Minneapolis, July 30-August 3; Pittsburgh, August 20-24 and Portland, Oregon, September 10-14.

For more information or to register, visit [http://confreg.cunamutual.com/ext\\_meetings.cfm](http://confreg.cunamutual.com/ext_meetings.cfm) or call 1-800-356-9140 and press 7.



# Conference & Workshop Calendar

*The Florida Credit Union League will host the following conferences and workshops. Mark your calendars for the following opportunities to enhance your staff's knowledge and credit union's image while offering great services and products for your members.*

## February

**Human Resources Conference**--\$225  
21-Orlando

**Branch Manager's Institute**--\$295  
22-23 Orlando

## March

**Compliance Training Series**--\$125  
13-Tallahassee  
14-Pensacola  
27-Orlando  
28-Jacksonville

**Internal & External Fraud Conference**  
fee--\$295  
28-29 Orlando

## April

**Chapter Leadership Conference**--No charge  
9-10 Tallahassee

**FCUL Legislative Summit**--\$100  
11-Tallahassee

**FCUL Candidate School**--\$65  
12-Tallahassee

**Southeast Regional Financial Counseling School**--\$695  
22-26 Orlando

**CUNA Mutual** will sponsor a plan administration workshop in Orlando on April 23, 2001. Workshop type is CUNA Mutual Group specific plans (CMG DC) and CU Pathfinder National Trust specific plans (CU Pathfinder DC).

# STAR, MERIT, VAP, & VLP

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

## STAR CERTIFICATES:

**Campus USA CU:** Nicole Harrison, Michelle Holman, Vicki Moore, Danelle Wood

**Central CU of Florida:** Jamie Dewsnap, Laminda Colvin, Kay Doten, Patricia Walther

**Central Florida HealthCare FCU:** Su Henry, Margaret Smiley, Paula Santos, Sandra Guerra Smith

**Community Educators CU:** Stephanie Stone, Melissa Mattson, Susan Schoen, Debbie Lawson, Lisa Browder, Ursula Cousins, Lorraine Henry

**Fairwinds CU:** Cynthia Detwiler

**First Choice CU:** Veronica Spence

**Florida Aircraft FCU:** Catherine Adams, Jeffrey Marshall

**Florida Commerce CU:** Edwin Acevedo, Shantell Noles, Darlene Robinson, CCUE, Amy Pope

**Florida Hospital CU:** Rebecca Bell

**Harvesters FCU:** Ann Butts, Mary Murph, Stephanie Sims

**Jax FCU:** Donna McClure, Belinda Dubray, Dorothy Devaney, Rhoda Dyjak, Debra Williams, Janice Miller

**Jax Navy FCU:** Jennifer Chandler, Kristina Hendrix, Patricia Volmer, Margaret Robinson

**Martin FCU:** Martha Londono

**NCSC FCU:** Dawn Barse, Constance Dabel, Tina Dryden, Susie Williams

**Orlando FCU:** Marcia Anderson, Elysia Price, Robert Jamison, Maruca Vangas, Myriam Ortiz, Graig Heron, Amy Sullivan

**Pen Air FCU:** Vivian Hughes

**Pinellas County Teachers FCU:** Bonnie Loughlin  
**Power 1 CU:** Juanita DeLeon, Ruth Medina, Felipe Sediles, Gidget Aybar, Ulrika Olsson, Laura Atchley

**Sarasota Coastal CU:** Joline Donelan

**Suncoast Schools FCU:** Charlynn Meier, Deanna Tomlinson, Sylvia Alcaraz, Cathy Owen, Edward O'Neill, Yvonne Dobson, Melissa Dean, Kimberly Collins, Maria

DeLeon, Jennifer Brandon, Nora Busto, Tracey Hisaw, Jennifer Cooper, Terry Hernandez, Amy Yates, Juanita Bartels, Marcy Gomillion, Vickie Gregory, Maria Rios, Cheryl Ward, Shani Vance, Tom Wilk, Karen Townsend, Kathleen Murphy, Jennifer Russell

**Sunshine State CU:** Lisa Boyd

**Tampa Bay FCU:** Javier Medina, Lenora Ellis, Lorna Richardson

**Tampa Postal District FCU:** Janette Ryan, Oscar Rodriguez

**Tyndall FCU:** Sue Crutchfield, Karen Fischer, Linda Millman, Donna Morrison, Jenifer Newberry, Che Lin Shaw, Karen Starnes

**UCF FCU:** Juanita Hess

**West Coast Federal ECU:** Joyce Seger

## MERIT CERTIFICATES:

**Harvesters FCU:** Pamela Cutler, Marcia Taylor

**Jax Navy FCU:** Kristina Hendrix

**Suncoast Schools FCU:** Melissa Dean

**Power 1 CU:** Marsha Tanicien

**Sunshine State CU:** Alice Humphrey

## VAP CERTIFICATES:

**First & Seventh Dist DOTECU:** Barbara Medley

**Florida Commerce CU:** Lisa Cashulette

**Jax Navy FCU:** Alfred Seabloom

**Tyndall FCU:** Virginia Specht

**University CU:** John Bonanno

**USF FCU:** Willie Stokes

The STAR, VAP, VLP and MERIT Programs are nationally recognized standards of professionalism for credit union staff and volunteers. These staff and volunteers have expanded their capabilities for the benefit of their credit union. For additional information on any of these programs, call the League Education Department at 800-342-1266 or 850-576-8171.



Heather Miller

## The recruiting and retention nightmare continues...

by Heather Miller, FCUL Recruiting Manager

Why me? If you are like most hiring managers, that is exactly how you feel when it comes to recruiting and retention. Just the mention of these words can send you crawling under your desk to hide until the nightmare is over. The thought of starting the recruiting process again for a position that you just filled 6 months ago is about as appealing as a visit from the IRS. Let's face it... Unemployment is at an all time low and there does not seem to be any relief coming in the immediate future. Hiring managers are being forced to become more creative than ever in their search for the perfect employee.

More and more companies are focusing their time and efforts on reorganizations, mergers and acquisitions, which leaves little time for employee recruiting and retention efforts. Ironically, this is the time when focusing on your "internal assets" becomes


most important.

Two popular approaches come to mind when addressing these issues. The first is the latest and greatest trend of offering a wider variety of "soft benefits" to your employees. From free sodas and snacks to luncheons, computer reimbursement and gift certificates, companies are really letting their hair down when it comes to devising creative ways to keep their employees happy.

BJ League, Tax Attorney for the law firm Preston, Gates and Ellis LLP told me she really enjoys the "Starbucks coffee days" that her company hosts every Friday. BJ says that this extra effort by her employer shows her that the long hours she puts in are noticed and appreciated. These "soft benefits" come with a price tag, but fortunately there are options to fit almost any budget. In the long run, the cost of a few cases of soda or some gift certificates pales in comparison to the cost of hiring and

training a new employee.

The second approach, "employee empowerment," is not so novel but is gaining renewed attention. Empowering, appreciating and motivating your employees is more important than ever. People need to feel as though they are a part of something at work, that they make a difference. We are all looking for opportunities to learn, grow and enjoy what we do. That is why it is crucial to offer words of praise for a job well done. Get more involved with your individual employees, show interest and let them know they are valuable. Find out what you can do to keep your employees by talking directly to them.

Regardless of how you choose to approach this brutal challenge, remember that recruiting and retention is an ongoing process, the work never ends. We've got to understand and be responsive to the ever-evolving needs of our employees. 

*Heather Miller is the Jacksonville area Recruiting Manager for Credit Union Careers. Prior to coming to Credit Union Careers in November 2000, Heather served as the Sr. Recruiter for The Placement Company headquartered in Atlanta, GA. Heather has more than five years experience in all aspects of recruitment. Her responsibilities at The Placement Company, included management of a staff of three, sales and recruitment of qualified candidates for a variety of corporate clients. In recent years, Heather has concentrated her efforts not only on recruitment but also on educating her clients on the latest and most effective recruitment and retention methods.*

*Heather graduated from The University of Florida with a Bachelor of Arts Degree in Art History. She is a member of the National Personnel Association and subscribes to the philosophy of the utilization of recruiting professionals as strategic partners with the hiring manager.*

## Distinguished credit union leader announces retirement

Provided by Southeast Corporate FCU



James A. Taylor


James A. Taylor, President/CEO of Southeast Corporate Federal Credit Union, has announced his retirement effective June 30, 2001, capping a distinguished 45-year credit union career.

"Jim has nurtured this organization from its infancy," said John Blount, Southeast Corporate chairman. "He has made Southeast one of the nation's top corporate credit unions, whether measured in capital, assets or earnings."

Winner in 1999 of the Florida Credit Union League's prestigious Hall of Fame award for lifetime achievement, Mr. Taylor began his credit union career in 1956 when he was named a director of Monsanto

Employees Credit Union in Pensacola, FL. He later served as a director of West Florida Central CU, of the Florida Credit Union League and its service corporation, and of the Credit Union National Association. He was a member of the Advisory Committee of the Federal Reserve Bank of Atlanta and a director of Florida Payment Systems, Inc.

He left Monsanto Corporation in 1973 to become vice president of the Florida Credit Union League. He assumed responsibility for Southeast Corporate in 1978, and by 1984 was devoting full time to its growth and development.

He currently chairs the Supervisory Committee of U.S. Central Credit Union and is Treasurer of Corporate Network Brokerage Services, Inc (CNBS). 



Christanna Chatwood

business tasks


Christanna Chatwood joins the FCUL Service Group as a part-time credit cards assistant. She is currently a junior, systems information major at Florida State University. Christanna assists in conducting credit card payments and other various of the credit card department.



Angela Milligan

Angela Milligan is the new Public Relations Coordinator for the Florida Credit Union League.

Prior to her promotion she served as Communications and Affiliate Relations Intern. Angela has 6 years of experience within the credit union movement.

She will be the new editor of the FCUL *Credit Union News* and also contributes to the development of Education Department brochures, the 2001 Convention Expo and various other communication projects. 

## FCUL Town Hall Meeting cont'd

ultimate arbiter in this matter. The Legislature must approve some plan prior to January 2003. It is the conventional wisdom that the Legislature will act this year to approve a plan because next year is an election year as well as the year the Legislature must also reapportion the state's congressional and legislative districts.

Another key player will be Florida Governor Jeb Bush. Gallagher and Milligan offered differing views on which plan Bush might support. The comptroller said he had recently met with the governor and stated that Bush had expressed support for his plan. Gallagher said he also had met with Bush and came away with the opinion that Bush was uncommitted at this point.

Nearly 50 credit union professionals and volunteers participated in the meeting, which was held at the Orlando Airport Hyatt. Comments afterward indicated that those in attendance were extremely enthusiastic by the meeting and came away with a better understanding of the issues facing credit unions in this matter.

"We hope what you take from this meeting," FCUL President/CEO Guy Hood told the group, "will help build the foundation for sound public policy."

**CUNA** announced its most recent Certified Credit Union Executive (CCUE) designees. Designated from Florida was W. Michael Bozeman, CCUE, **Government ECU of Florida**; Linda Calhoun, CCUE, Dorothy Dunn, CCUE, Julie Ethridge, CCUE, Darlene Johnson, CCUE, Theresa O'Neill, CCUE, **Suncoast Schools FCU**; and Marlene Frost, CCUE, Linda Gamble, CCUE, **8 Flags FCU**.

The Certified Executive Program, which is a program for CCUE's who have continued their education by completing additional courses, also recently announced the recipients of specialty certifications. The one Florida CEP specialty certificate designee was Victoria G. Lovett, CCUE, CFSP, **Suncoast Schools FCU**. Lovett received a Lending Specialist Certification.

## FCUL Service Group selected to pilot CSSI products

Through recent years CUNA has tired to devise better ways to deliver critical products and services to credit unions. In January of last year, CUNA developed CUNA Strategic Services, Inc. (CSSI) to fulfill that specific function. CSSI will focus on forming alliances with vendors that provide stable, professional products for credit unions.

CSSI, a restructured version of CUNA's Service Group, is now launching its first pilot program in Florida. The purpose of the pilot is to identify the needs of its credit unions,

while developing a platform that will allow them to further penetrate through the various markets, building more secure relationships with its members.

"We see this initiative as a huge win for all of us," said Wes Millar, vice president of Strategic Alliances. "CSSI strives to build lasting relationships and work hand-in-hand with all parties involved."



(L to R) Kenn Rice, FL Rural Electric CU; Linda Ewing, CSSI Manager of Market Development; Foy Thompson, FL DOT CU

CSSI's strongest focus stems around its newly developed blueprint for CUNA eCommerce, which will enhance communication and messaging for credit unions. ECommerce gives credit unions unlimited marketing opportunities, image control, member privacy, revenue opportunity and much more.

Several other products useful to credit unions will include: Web Hosting and Development; Credit Union Internet Service Provider (CUISP); Virtual Private Network (VPN) and Shortcards that will also be piloted.

CSSI completed its pilot by securing alliances such as Sunstar-communications, co-developer of CUISP.

Heading the CSSI pilot program is Linda Ewing, market development manager. Ewing serves as the liaison between CSSI and league service groups. For more information you may call Keith Hopkins at the FCUL Service Group, 800.342.1266, ext. 317.

## Hall of Fame nominations due soon

With all of the award and recognition programs sprouting up, there's an opening for just about anyone involved in the credit union movement. However, the most prestigious is the Florida Credit Union League's Hall of Fame award.

The Hall of Fame is bestowed upon an outstanding professional credit union leader in Florida who has made outstanding contributions to the growth and development of the Florida credit union movement.

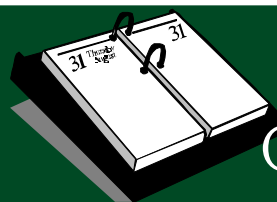
Any League-affiliated credit union, chapter or board chairman may nominate an individual for consideration. All nominations are submitted to the Hall of Fame Selection

Committee, which consist of five credit union leaders. Nominations are due in by April 18, 2001 and inductees will be honored at the 2001 FCUL Annual Business Meeting on Saturday, May 26.

Recognizing pioneers of the Florida credit union movement should be a privilege. Don't miss the deadline to honor your selected nominee for their contributions to your individual credit union and the credit union movement as a whole.

For more information call Angela Milligan at the League, 800.342.1266, or via email at [angelam@fcul.org](mailto:angelam@fcul.org).

# Celebrate Black History Month!



# FCUL Calendar of Events

## 2001 Education Conferences and Workshops

### February 2001

**21 Human Resources Conference**  
Orlando--Fee: \$225

**22-23 Branch Manager's Institute**  
Orlando--Fee: \$295

### March 2001

**28-28 Internal & External Fraud Conference**  
Orlando--Fee: \$295

**Compliance Training Series**  
13- Tallahassee  
14- Pensacola  
27- Orlando  
28- Jacksonville

## CHAPTER MEETINGS

The following chapters will hold chapter meetings on these scheduled dates. For further information please refer to the League Web site at [www.fcul.org](http://www.fcul.org).

**Central FL Chapter**  
Feb. 15; March 15

**Northeast Chapter**  
Feb. 15

**Tampa Chapter**  
March 13; April 21

**Pinellas Chapter**  
March 15; April 15

**Sara-Mana Chapter**  
Feb. 15; March 18; April 12

**Tallahassee**  
Feb. 15

## Congratulations!

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inn rs

The Bridge Awards, an annual contest sponsored by CUNA & Affiliates, encourages excellence in CU member education communications.

### **Florida Commerce CU Tallahassee, FL**

Second place winner in the category of Member Education Programs

### **Fairwinds CU Orlando, FL**

Third place winner in the category of Member Education Programs

### **Health Services CU Tallahassee, FL**

Honorable Mention within the \$30 million or more newsletter category. HSCU newsletter is titled "The Bottom Line."

The *Florida Credit Union News* is a monthly publication of the Florida Credit Union League ([www.fcul.org](http://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](mailto: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**  
**VP of Communications: Mark Ivester**  
**Managing Editor: Grace Potter Freni**  
**Editor: Angela Milligan**



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

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