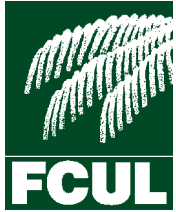




AMERICA'S  
CREDIT UNIONS™



# Florida Credit Union News

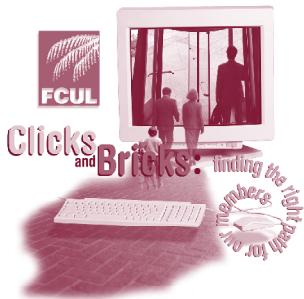
A publication of the Florida Credit Union League 

## IN THIS ISSUE

President's Message	2
News from YOU	4
2001 Annual Convention	10
FCUL Calendar	16

March 2001 • Vol. 10 - No. 3

## The 67th Annual Convention Bigger and Better in 2001.



**Clicks and Bricks: Finding the Right Path for Our Members**—the theme for the 67th Annual Florida Credit Union

League Convention and Exposition is amazingly on target for what many in the credit union movement are struggling with. What technology does my credit union need? What about my members' need for a friendly face? Should we expand or open a branch? These are all important questions we hope this year's convention will help you answer.

Whether you are a CEO or manager, a volunteer member of your credit union board of directors, or a marketing, human resources or IT professional, there are several sessions with your interest as the focus. We understand you are the ones who will take what you've learned back to the members and apply it to the services for your members.


This year we hope to shine a light on information about community outreach, on-line compliance training, how small credit unions can thrive, leadership lessons from fortune 500 executives, improving your outer image, Internet security and so much more!

In addition to absorbing all of the knowledge you can possibly obtain from trained professionals, the League offers three days of planned fun! Don't miss out on this year's classic golf tournament, CUPAC's walkathon and our Friday night roundup!

This year the League has made every effort to make the Convention bigger and better for you, your spouse and your guests. There are some great activities for guests and family members to enjoy when you bring them along to the Convention. We have two guest sessions on Friday and a special Shopping Shuttle to take those individuals to an all-you-could-ask-for outlet mall. And then together you can enjoy the Friday Night Roundup and Saturday night dinner and entertainment. We have hopefully provided fun for all.

We haven't begun to tell of the experience you will have by attending this year's convention...and it's not too late! Contact the League Education Department by mail or fax to preregister by Wednesday May 9.

Review the inside information on pages 10-15. Sit back, relax and allow us to pave the way to this year's memorable, yet preliminary voyage into the exciting events we have planned for you this year!

We look forward to seeing you all in Orlando! 

## Credit Union Careers: Finding the right candidate for the job the first time.

Credit Union Careers, a new service provided by the Florida Credit Union League Service Group, Inc., has been active only a few short weeks and already has placed seven people with credit unions in the Jacksonville and Orlando areas. CUCareers offers direct placement and temp-to-hire services in the two cities, with plans to expand to other areas in the near future.

CUCareers' goal is to make the recruiting process as easy as possible for credit unions by combining state-of-the-art technology and the extensive experience of its hiring managers to find the best candidates for the job in the shortest time possible. One Jacksonville area credit union president has already seen how it works.

"I'm impressed," said Sheree Eddie, President of Jacksonville Utilities Employees Credit Union. Eddie's credit union was CUCareers' first client. "CUCareers took the hiring burden off of my shoulders," said Eddie, "so that I could focus on day-to-day operations." Eddie went on to note that CUCareers' services are especially beneficial to those credit unions that do not staff full-time human resources personnel.

CUCareers' recruiting team is led by Heather Miller and Holly Flontek. Miller manages the Jacksonville location, while Flontek heads up the Orlando office. Together, they have more than nine years experience in recruiting and human resources. Both bring enthusiasm and

*continue on page 2*

**2001 Annual Convention and Exposition-- May 24-26**

*Finding the Right Path for Our Members...*

## 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 email [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.fculeague.org](http://www.fculeague.org)

## Once more with feeling...

Tallahassee has certainly been the center of a lot of political activity during the past six months. Now that the Florida Legislature, along with Congress, is in session, it is once again ground zero of political activity in this state. There is a huge political arena that we must effectively tap and participate in, on the national and state levels. The FCUL extends a political invitation to all interested credit union activists in Florida. On April 11, we hope you will join us at the epicenter of Sunshine State politics at the FCUL Annual Legislative Summit. This year we'll blend the events of last November and December with the events of today. We'll also offer you the opportunity to learn how to become even more politically involved.

This year our featured speaker at the Legislative Summit will be Tallahassee attorney Barry Richard. Mr. Richard, you will remember, was the lead attorney for the Bush-Cheney campaign during the tumultuous recount drama that held the world spellbound for 36 days. In fact, Mr. Richard will, in his own words, re-live that drama with you as he describes the inside activity and frantic pace that surrounded the most intense political drama of our generation. Media activity, late night strategy sessions and legal strategies all will be described by Mr. Richard as he lived them. "36 Days That Captivated the World" is the title of Mr. Richard's presentation. I am sure you will want to be in Tallahassee to hear this most fascinating story.



*Guy M. Hood*  
President/CEO

In addition to Mr. Richard, we'll hear from 2<sup>nd</sup> District Congressman Allen Boyd. Mr. Boyd will give a brief rundown on what's going on in Congress and fill us in on how Florida's delegation is serving you. We'll also present briefings on issues that we are following in both Washington and Tallahassee and give you our best analysis on which of these issues we need to be involved in.

The next day, April 12, FCUL will conduct its second Campaign School/Political Education Seminar.

This will be your opportunity to learn more about the ins and outs of politics, especially political campaigns. If you have ever wanted to run for office, work for a candidate, volunteer for a campaign or just want to know the mechanics of how people run and get elected, this seminar is just for you. We'll hear from political strategists from both major parties as well as a former member of the state house describe in detail the nuts and bolts of political campaigning. In addition to politicians, we'll also present a wide array of political strategists and consultants who will provide details on the various facets of campaigning.

All in all, a very busy and ambitious agenda for two days in April. The Tallahassee Chapter will even conduct a golf tournament for your leisure the day before on April 10. Benefits go to CUPAC, the Credit Union Political Action Committee.

You can register online, by phone, fax, email or regular mail. Make your plans, now. We'll see you in Tallahassee!

## CU Careers *cont'd*

dedication to the job.

"We're excited to have an opportunity to demonstrate to credit unions how we can take the dread out of the recruiting process by finding applicants who have the skills and experience necessary for a career in credit unions," said Miller.

"By limiting our clients to credit unions," said Flontek, "we've developed the ability to



*CU Careers celebrates with its first recruit. (L to R) Sheree Eddie, Jax Utilities ECU, president; Betty Turpin, CU Careers recruit; Heather Miller, CU Careers Recruiter.*

identify qualified candidates quickly. This focus helps target the hottest candidates for the credit union."

Would your credit union be interested in learning more about what CU Careers can do? Contact Heather Miller in the Jacksonville area at 904.448.6280 or Holly Flontek in the Orlando area at 407.859.0793.

# NCUA's Wheat speaks at Orlando CU gathering



Yolanda Wheat shakes hands with FCUL Board Chairman, Bob Beskovoyne, CCUE.

NCUA Boardmember, and former Chair of the Board, Yolanda Townsend Wheat told a breakfast gathering of Orlando area credit unions that she expects to be replaced

on the NCUA Board when her term expires in August. "It has been an honor and privilege to serve," said Wheat. Wheat told the gathering that she was fortunate to have

served during some of the most exciting moments in credit union history.

Wheat said that NCUA will move forward no matter who is on the Board. She recounted some exciting moments in her career on the Board as well as highlighting recent Board actions which she said will get the Board "out of your way." Wheat said the Incidental Powers rule is in the works as well as a new rule just sent out for comment that will give credit union service organizations (CUSO) more flexibility, and a rule that will ease the method of credit union conversions to community credit unions.

She said the Community Action Plan, which she championed, will remain as long as she is serving. Wheat also stated that she

is not opposed to RegFlex, the plan authored by NCUA acting Chairman Dennis Dollar, but did not see its necessity.

"I think the proposal offers no incentive to credit unions work to achieve a CAMEL 1 rating," said Wheat.

Wheat closed her remarks by saying that it was the goal of the NCUA's current members to get out of the way and let credit unions run their own operations with as little interference from NCUA as possible.

FCUL Chairman Bob Beskovoyne, CCUE introduced Ms. Wheat to the informal gathering. Wheat made brief remarks and then spent a considerable amount of time answering questions from the 20 credit union professionals and volunteers who attended.



## CUNA strengthens advocacy funding, rebuilds reserves

Strengthened by a vote of confidence from dues-paying members, CUNA has been able to devote more resources than ever to credit union advocacy. CUNA's unaudited financial statements show 14% more funds devoted to dues-supported activities in 2000—while building reserves from 1999.

CUNA's new dues formula, which took effect in 2000, ensures that core trade association functions are fully funded by dues. The breakdown of dues spending reflects what credit unions want from their national trade association. The largest share (41%) goes to legislative and regulatory advocacy. All dues spending is consistent with the recommendations of CUNA's Dues Review Committee.

Even with the increased advocacy, CUNA continues to keep administration expenses under control. In 2000, net administration expenses were \$670,000 lower than budget.

Earnings from fee-supported services raised CUNA's overall net operating margin to almost \$1.3 million:

- CUNA Publications netted \$1.4 million, led by the flagship monthly CU Magazine, timely statement stuffers, and the online consumer product offering Home

& Family Finance Online.

- CUNA's center for professional development netted \$1 million from training and education programs, as well as book, video and online course sales.

"This is how a world-class trade association should function," says CUNA Chairman Dave Maus. "Dues are being used efficiently to achieve our members' top priorities and fee income is rebuilding reserves."

Reserves diminished in the 1990s as CUNA was forced to pull funds from non-dues areas to support advocacy programs and cover losses by its former business subsidiary, CUNA Service Group (CSG). Major components of CSG were sold to the CUNA Mutual Group on Jan. 1, 2000. CUNA experienced a one-time gain of \$3.7 million from that sale.

"As a result," says Maus, "we hope to meet our reserve target of 100% of annual dues or 50% of annual operating expenses in the near future. CUNA will then be positioned to do as well on the balance sheet as it does serving credit unions." Operating reserves are now up to \$13 million, 86% of the target.

## Clarke American

Clarke American Checks, Inc. recently unveiled its policy to protect consumer account data. The policy was implemented as a show of commitment to the financial community and the partners it serves.

The policy states: Information shall be held in strict confidence so that it will not disclose, sell or distribute such confidential information in any manner to any third party, or in any other manner except in the performance of its relationship with the financial institution.

Clarke American seeks to protect the credit union's ability to retain its membership base. A member's account information may be at risk when it is shared between subsidiaries of the same company and exploited, leaving the credit union at risk to lose potential revenue. Historically, members have looked to their credit unions as holding their financial information securely and any breach of this perception would be a breach of what is ultimately the credit union's greatest asset - the member's trust.

The risk to the member is that their data is being shared with entities that are not acting on behalf of their credit union, which may pose fraud risks as well.

Clarke American also encourages financial institutions to seek signed statements from their current check printer.

# News from You



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

**The Escambia Chapter** of the Florida Credit Union League recently announced the re-election of its board members at the 2001 Annual Meeting. Re-elected to a three-year term includes: Lucy Hemming, Pensacola Government FCU; Fred Houston, Monsanto Employees CU; Penny Moody, Pen Air FCU; and Lynn Boone, Okaloosa County Teachers FCU.

The Escambia Chapter includes Escambia, Santa Rosa and Okaloosa Counties.

**SunState FCU** hosted its fourth annual community radio auction in Gainesville. The auction raises money to help meet the special needs of the Gainesville community. This year, in addition to the United Way and March of Dimes, SunState raised money for public schools in Alachua, Columbia, Dixie, Gilchrist and Levy Counties.

**Jax Navy FCU** celebrated the opening of its new Eagle Harbor Branch.

The new 7,500 square foot facility has four drive-thru lanes, two drive-up ATM's, one walk-up ATM, one lobby ATM, ten teller stations, eight member service offices, two Internet banking terminals and 648 safe deposit boxes.

"We are fortunate to serve a large portion of the population in the Orange Park area and want to improve convenience for our existing members and potential members," said Terry West, President/CEO.



Valorie Grant

**Central Florida Educators' FCU** has appointed Valorie Grant, CCUE, as its new Direct Marketing Specialist.

Grant was previously employed by Miami Postal Service CU for six years as the Marketing and Business Development Director. She currently sits on the Board of Directors for the Central Florida Chapter of the Florida Credit Union League and is a member of the Full-Family Marketing Committee for the Florida Credit Union League. Grant has been involved in the credit union movement for more than 13 years.

**MacDill FCU** celebrated the opening of its newest branch in the Bloomingdale area of Tampa, the largest of MacDill's 10 existing branch offices.

The new branch features eight drive-thru lanes and houses more than 40 employees.

The new Bloomingdale branch will replace a two-employee storefront branch and relieve the busy branch in Brandon Centre South.

**Congratulations to Fredda Brown, Florida State University CU**, for outstanding achievement in the Level I Compliance Achievement Awards RegTraC program.

RegTraC provides compliance-training curriculum for credit union staff through two levels of study. The Level I Compliance Achievement Award is aimed at compliance staff. The Level II Compliance Expert Certificate is designed for compliance professionals and anyone wanting to explore the details of regulations. For more information on how you can participate in the RegTraC program call Jan Vogel, CUNA's manager of Compliance Education at 800.356.9655, ext. 4069.

**The Tallahassee Chapter** recently elected its 2001 Board of Directors at its annual planning session. Officers serving for the term year include: President, Deb Woodlief, SCORE FCU; Vice President, Bill Enfinger, Florida State Hospital Employees CU; Secretary, Lyndell Maxwell, Tallahassee Memorial Hospital FCU; Treasurer, Kenn Rice, Florida Rural Electric CU.

The 2001 term committee chairs include: Legislative, Fredda Brown, Florida State University CU; Education, Linda Knetsch, Envision CU; and Community Relations, Samantha Strickland, Florida Commerce CU. Congratulations to all!

**Congratulations to Susan Coppens, CCUE, Suncoast Schools FCU**, for completion of the Certified Credit Union Executive designation program. The CCUE is the hallmark of professional credit union achievement, designed for managers and those aspiring to credit union leadership. The CCUE program teaches advanced credit union management and operation techniques.

**Tyndall FCU** recently donated a community service grant to the Friends of Gulf County Public Libraries as part of its commitment to support organizations which are working to make the community a better place to live. The donation makes them the first corporate sponsor of 2001 for this organization.

The Friends of The Gulf County Public Libraries, Inc. provides support to the county libraries, both financially and through volunteerism.

## CHECK OUT OUR WEBSITE!

For the latest in Credit Union News, Conference and Convention information and state and national news important to your credit union updates visit [www.fcul.org](http://www.fcul.org).



## 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**

As I mentioned in last month's regulatory update column, 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, they must complete the new W-8BEN form.

After several letters from CUNA, complaining about the incredibly short notice period, the IRS has relented and the new forms are required as of July 1, 2001. This will allow you to use up some of your existing stock of new membership forms.

The new W-9 forms and W-8BEN forms are required as of July 1, 2001. These forms can be downloaded from the IRS website.

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

#### **Letter No.: 00-CU-11: Risk Management of Outsourced Technology Services**

The Federal Financial Institutions Examination Council (FFIEC) recently released guidance to financial institutions regarding risk management of outsourced technology services. This letter is provided to make credit unions that currently use, or are considering using, outsourcing relationships for technology services aware of the FFIEC guidance paper.

For more details, NCUA Letter No. 00-CU-11, which includes a copy of the FFIEC guidance paper, may be downloaded from NCUA's web site.

#### **Letter No.: 00-CU-12: Revised Call Report, NCUA Form 5300**

The December 2000 Call Report contains significant modifications resulting from the

implementation of Prompt Corrective Action (PCA) and new data inquiries in the area of Information Systems and Technology. This letter lists the changes to the Call Report.

For more details, NCUA Letter No. 00-CU-12 may be downloaded from NCUA's web site.

#### **Letter No.: 00-CU-14: Liquidity and Balance Sheet Risk Management**

This letter assists credit unions by providing guidance on liquidity and balance sheet risk management. This letter is the second in a series providing balance sheet risk management guidance. The first was letter 99-CU-12, which addressed real estate lending. This letter emphasizes the importance of liquidity risk management and offers guidance on forecasting liquidity needs.

#### **Federal Reserve to Alter ACH Fees and Deposit Deadlines**

The Federal Reserve has published a notice of its intent to change the price and deposit deadlines for the automated clearing house (ACH) services provided by the Federal Reserve Banks. The Federal Reserve intends to collaborate with the private sector operators that provide ACH services to make these changes.

It is anticipated that the new deposit deadlines will be in place by June 2001 and the new fee structure will be in place by September 2001. For more information, go to <http://www.federalreserve.gov/BoardDocs/Press/boardacts/2000/20001031/> to download a copy of the full notice.

#### **ACH Debits To Pay for Internet Goods**

NACHA has amended its Operating Rules to allow consumers to pay for goods and services sold on the Internet with an automated clearing house (ACH) debit from their accounts. Among other elements, this amendment contained a new Standard Entry Class Code (WEB), and allows for different codes for a one-time payment for web goods and for recurring payments.

#### **Fannie Mae Issues E-mortgage Guidelines**

Fannie Mae has recently released guidelines and data specifications for the delivery of single-family electronic mortgages. The guidelines are intended to help lenders prepare their internal systems for

originating and servicing e-mortgages that can be delivered to Fannie Mae. They include general legal and technology requirements that lenders will need to follow to deliver e-mortgages to Fannie Mae. These initial guidelines provide guidance regarding the control of electronic mortgage information so that it can be held and transferred without the risk of compromising the security and integrity of the information.

You may download additional information at <http://www.fanniemae.com/news/pressreleases/1003.html>.

#### **Federal Reserve Revises Disclosure Requirements Under the Home Ownership and Equity Protection Act (HOEPA)**

The Federal Reserve has published a proposed rule revising the disclosure requirements under the Home Ownership and Equity Protection Act (HOEPA) to address the problem of predatory lending. The HOEPA provisions are incorporated in Regulation Z and impose specific requirements for certain high-priced loans.

Some of the revisions include:

*Lowering the threshold of covered loans from ten percent to eight percent over comparable Treasury securities;*

*Prohibiting "due-on-demand" clauses unless exercised in connection with a default; and*

*Prohibiting loan refinancing with the first twelve months unless it is in the borrowers best interest.*

#### **Fed Adjusts the Amount of Mortgage Fees that Trigger Additional Disclosures Under Truth in Lending**

The dollar amount and fees that trigger additional disclosures and prohibitions under the Truth in Lending Act (TILA) for certain mortgage loans will be adjusted from \$451 for 2000 to \$465 for 2001. These adjustments are required under the Home Ownership and Equity Protection Act of 1994, and the disclosures and prohibitions will now apply when total points and fees on a loan exceed \$465 or 8 percent of the loan amount, whichever is greater.

## 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:

**Bell-Tel FCU:** Giovanni Foster  
**Campus USA CU:** Nichole Harrison, Danelle Wood  
**Central CU of Florida:** Kelli Palmer  
**Central Florida HealthCare FCU:** Iralda Shollar, Janyce Bynes  
**Community Educators CU:** Stephanie Stone, Susan Schoen, Debbie Lawson, Lisa Browder, Lorraine Henry, Donald Becker, Renee Smith, Jacqueline Hydorn, Betty Beckett, Delia Muckinhaupt, Collene Williams  
**Fairwinds CU:** DeVenian Seeney  
**Florida Aircraft FCU:** Catherine Adams, Jeffrey Marshall  
**Florida Commerce CU:** Eva Chester  
**Florida Hospital CU:** Mirian Gales  
**Jax FCU:** Donna McClure, Janice Miller, Dorothy Devaney, Belinda Dubray, Evelyn Mitchell, Angela Mungin, Joni Perry, Barbie Beaudrie, Lacresa Tucker  
**Jax Navy FCU:** Jennifer Robbins  
**MacDill FCU:** Deborah Hopkins  
**NCSC FCU:** Dawn Barse, Tina Dryden, Constance Dabel  
**Pen Air FCU:** Angela Hays  
**Pensacola Government FCU:** Dana

Johnson, Tracy Williamson  
**Pinellas County Teachers FCU:** Tammy Williams, Carrie Jirka, Kenneth Kurtz  
**Power 1 CU:** Tracy Hernandez, Daniel Betancourt, Esther Suarez, Lillian Lamas  
**Suncoast Schools FCU:** Juanita Bartels, Jennifer Cooper, Yvonne Dobson, Karen Encinosa, Melissa Stephens, Jan Breakfield, Tom Wilk, Karen Cogswell, Maria DeLeon, Deborah Nodine, Cathy Olmstead, Amy Yates  
**Sunshine State CU:** Christopher Smith  
**Tampa Bay FCU:** Lenora Ellis, Don Rothell  
**Vista FCU:** Dana Hougher  
**West Coast Federal ECU:** Thomas Allen

### MERIT CERTIFICATES:

**Campus USA CU:** Lisa Colbert, Cindy Thomas  
**Jax Navy FCU:** Alicia Teall, Geraldine Dyess, Mary Jackett  
**Sarasota Coastal CU:** Debbie Fredericks  
**Suncoast Schools FCU:** Melissa Lynn Squires, Jennifer Glisson

### VAP CERTIFICATES:

**Fairwinds CU:** John Coffey

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.

A Special Thanks To:

**Bay Credit Union**  
**Martin Federal Credit Union**

Thank you for your 2001 contribution to the FCUL Credit Union Foundation. For more information on how you can contribute, call Connie Stoutamire, Director of Horizons at 800.342.1266.

## New Merit module features community involvement



Many credit unions want to be more involved in their communities. The new management enrichment training module, Community Involvement (M32), from CUNA's Center for Professional Development offers a wealth of community involvement ideas--many of them actual successful programs already launched by credit unions.

Community involvement is increasingly important as many credit unions attempt to fulfill their mission as financial cooperatives, while simultaneously meeting their obligations as corporate citizens. Additionally, credit unions, under intense financial competitions and political scrutiny, are also seeking to demonstrate the credit union difference to potential members and to maintain support from politicians and the general public.

"The author has an excellent grasp of the topic...If I had been given the responsibility to create an organization's {community involvement} program with essentially no background, I would be very glad to have the specific step-by-step procedures she presents," said Chris Hill, module editor of Chris Hill Communications.

A community involvement program seeks to improve the location served by a credit union through creating new initiatives, supporting existing ones, and partnering with other non-profits in the community. The end result is greater public understanding and recognition of credit unions' commitment to "people helping people."

Community Involvement is available now. Authored by Elizabeth D. Thompson, the module provides credit union management with a range of tools to research, design and implement a community involvement program.

For more information, contact the League Education Department at 800.342.1266.



## Children's Miracle Network pledges up 21% in 2000




Florida's credit unions, once again showing that "people helping people" is more than a slogan, increased their participation in the Credit Unions for Kids campaign on behalf of Children's Miracle Network by more than 20 percent during the year 2000. During the 1999 campaign, Florida's credit unions pledged \$135,000 to CMN. In 2000, that figure increased to nearly \$166,000.

Many credit unions now feature a wide variety of ways to raise money for CMN. Golf tournaments, car washes, walkathons and bake sales are just some of the innovative methods that credit unions, their staffs, members and volunteers are contributing.

FCUL President/CEO Guy Hood is pleased with the ever-growing participation by Florida's credit unions with CMN. "Our credit unions and their members have never been shy to adopt a cause," said Hood. "Especially one that helps our future and provides a living example to future generations of credit union members."

The Children's Miracle Network telethon will be broadcast nationally the first week of June from Walt Disney World in Orlando. Suncoast Schools FCU President Tom Dorety, CCUE and FCUL Vice President of Communications Mark Ivester are scheduled to represent Florida's credit unions at the broadcast.

For more information on how you and/or your credit union can become more involved in the Children's Miracle Network, call Mark Ivester, League VP of Communications and Affiliate Relations at 800.342.1266. 

## FCUL GREETES FLORIDA'S LEGISLATURE WITH BOX OF "FORTUNE" COOKIES



*FCUL fortune cookie welcoming packages that were set on legislator's desks.*

from the Florida Credit Union League, were a reminder to each legislator that credit unions play a vital role in the lives of millions of Floridians.


"This is just our way," said FCUL Executive Vice President Aletta Shutes, "of trying to make our voices heard in a creative and memorable way."

Hundreds of floral arrangements usually greet each legislator as the session commences, but FCUL has always found a

When Florida's Legislature convened to open their 2001 annual session, a green box of "fortune" cookies was sitting on each legislator's desk. The cookies, a gift

way to stand out. Last year, FCUL handed out red hot candies in bottles in the shape of a light bulb with a slogan "Credit Unions: A Red Hot Idea" on the bottles. Two years ago, a ceramic piggy bank with the FCUL logo and chocolate coins wrapped in gold foil with the slogan "Making Cents for Our Members" was given to each legislator.

This year's box of fortune cookies also had the FCUL logo stamped on the side and a box-full of vanilla and chocolate-flavored fortune cookies. Real fortunes slips were in each cookie, one slip read "Good fortune and wisdom begin with credit union membership." Another slip said "Good fortune awaits you at a credit union."

The Florida Legislature will remain in session until May 4. Legislation of interest to Florida's credit unions include: legislation to rein in payday lenders; reorganization of the state Department of Banking and Finance; privacy issues and individual development accounts. 

## Directory Updates

*In an effort to keep our credit unions informed of changes, we will be sending out a list of directory updates on a monthly basis. Please make a note of the following changes for the months of January and February.*

Avahas Chesed CU was purchased and assumed by South Florida FCU (formerly VAH Miami FCU) effective 2/8/01.

Debbie Woodson is the new CEO for DBCC FCU.

Dunedin Municipal EFCU has a new phone number, 727.298.3211

Joan Miller is the new manager for Florida Publishing Co. EFCU.

Joy Gold is the new manager for Forum FCU

Hollywood Municipal ECU has changed their name to Sun CU.

Charlotte Roark is the new general manager for Holmes Washington Teachers CU.

HSN FCU has a new phone number, 727.872.5476.

Santa Rosa County Teachers FCU has changed its name to Santa Rosa County FCU.

## Mark your calendars for the Governmental Affairs Legislative Summit and Campaign School

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.

The Legislative Summit will kick off with a welcoming speech by U.S. Rep. Allen Boyd Jr.

Then, attorney Barry Richard will also attend and speak on "36 Days that Captivated the World, a run-down of the 2000 election controversy.

Colleen Kelly, CUNA Vice President of State Government Affairs, will discuss the legislative initiatives facing other credit union leagues and how Florida fits into the big picture.

Guests will also take part in "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 to find out first hand what's occurring in Tallahassee.

That evening, a social hour will precede the Summit Dinner with Rep. Mike Fasano, Republican House Majority Leader and Rep. Lois Frankel, Democratic House Minority Leader to speak.

On Thursday, April 12, the League will present a campaign school/political involvement program for those interested in learning more about the political process, or interested in running for office.

Topics that will be covered are:  
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  
Earned and Paid Media

Register online for both programs at [www.fcul.org](http://www.fcul.org).

## Campaign School/ Political Education Program Agenda

Doubletree Hotel April 12

**7:30 a.m.**--Registration and Continental Breakfast

**8 a.m.**--Welcome, Introductions, and Overview of the Day's Events, **Aletta L. Shutes**-- Executive Vice President, Florida Credit Union League

**8:10 a.m.**--The Necessity of Political Involvement, **Mark D. Landreth**, CAE-- Director of Legislative Development, Florida Credit Union League

**8:15 a.m.**--Earned & Paid Media, **Tony Welch**-- Communications Director, Florida Democratic Party

**9 a.m.**--How to Be a "Player" in the Legislative Process, **Mark Flynn**-- Hill & Knowlton

**9:45 a.m.**--Break

**10 a.m.**--Overview of the Role of the Political Parties, **Eric Eikenberg**-- Deputy Executive Director, Republican Party of Florida, Former Campaign Director Clay Shaw for Congress and **Jeff Ryan**-- House Caucus Finance Director, Florida Democratic Party

**10:45 a.m.**--Running for Office: Making the Decision to Run: How to Plan and Manage A Campaign, **The Honorable Marjorie R. Turnbull**-- former Florida House Representative

**11:30 a.m.**--Take your legislator to lunch

**1p.m.**--Strategic Planning: Demographics of the District; Using Survey Research, **Lee Hinkle**-- President, Florida FREE

**1:45 p.m.**--Campaign Fundraising, **Eric Eikenberg**-- Deputy Executive Director, Republican Party of Florida Former Campaign Director Clay Shaw for Congress

**2:30 p.m.**--Break

**2:45 p.m.**--Election Central: Questions & Answers

**4 p.m.**--Adjourn

## FCUL LEGISLATIVE SUMMIT AGENDA

Doubletree Hotel -- Wednesday, April 11, 2001

**8:30 a.m.**-- Registration and Continental Breakfast

**9 a.m.**-- Welcome, **The Honorable Allen Boyd Jr.**-- U.S. House of Representatives

**9:45 a.m.**-- "36- Days that Captivated the World", **Barry Richard**-- Esquire, Greenberg, Traurig Law Firm.

**10:45 a.m.**-- State Government Affairs Overview, **Colleen Kelly**-- VP State Governmental Affairs CUNA

**11:15 a.m.**-- FCUL Governmental Affairs Update & Briefing

**12 noon**-- Adjourn: Lunch on own with your legislator(s)

**1:30 p.m.**-- "Hike the Hill" appointments with legislators and staff

**5:30 p.m.**-- Social Hour; DoubleTree Hotel

**6:30 p.m.**-- Summit Dinner, **Rep. Mike Fasano**-- Republican House Majority Leader; **Rep. Lois Frankel**-- Democratic House Minority Leader; Doubletree Hotel Ballroom



## Credit Union Political Action Committee

*CUPAC is a bipartisan, voluntary, nonprofit, unincorporated organization of individuals, credit unions and credit union chapters. Its sole purpose is to raise and disperse funds to political candidates supportive of credit union issues in an effort to promote good government and a favorable legislative climate for the credit union system in Florida. CUPAC is an independent political action committee and does not rely on league dues to support any of its activities.*

## CUPAC Dates

### April 30 - Publication Recognition Deadline

Don't forget to get your contributions in to Florida CUPAC by April 30 in order to be recognized in the Convention CUPAC Contributors' booklet and the May edition of the Florida Credit Union News. In addition, all contributions received by the April 30 cut-off date will be included in the overall fundraising total for your chapter. Help your chapter become the largest CUPAC contributor. Don't delay, send in your money today!

### May 10 - Chapter Competition Deadline

Chapters please note, if you have raised money for CUPAC (i.e. golf tournaments, chapter raffles, etc.) the money must be submitted to the League office no later than May 10 in order to be included in the final totals for the chapter competition.

## We Apologize...

Mercy CU was omitted from the Year-end CUPAC booklet as a Honor Roll credit union. They had 100 % participation from their Board of Directors, Supervisory Committee and credit union staff. Thank you for your support of CUPAC.



## 2001 Annual Convention CUPAC Walkathon



*Walk-a-thon participants receive great prizes.*

Start the 2001 Annual Convention off on the right foot by walking for CUPAC. The 5th Annual CUPAC Walkathon is scheduled for

Thursday, May 24. Registration will begin at 7:30 a.m. sharp, from the Pagoda Deck. Walkers will begin to walk the 3-kilometer (almost 2 miles) track around the beautiful grounds of the Orlando World Center Marriott at 8 a.m. Get your co-workers, friends and family to help you raise money for the Credit Union Political Action Committee (CUPAC) by pledging their support to the future of Florida's credit unions.



*Credit union participants enjoy the walk-a-thon.*

Prizes will be awarded to the team and the individual who raise the most money. Each walker raising \$20 or more will receive a CUPAC t-shirt. Send the pre-registration form to the League with your minimum pledge of \$20 by Friday, May 9. Make it easy on yourself and collect the money when the pledge is made and turn it in at the walkathon registration table. Checks should be made payable to Florida CUPAC. We will hold the event rain or shine.

Call the League's Governmental Affairs Department to receive your pledge sheet today!



## CUPAC Reception for Capital Club and Ambassador Club Members

By lobbying regulatory and legislative bodies and supporting credit union friendly political candidates, the Credit Union Political Action Committee (CUPAC) fights to protect credit unions and their members. The annual Capital/Ambassador Club reception will be held Thursday, May 24 at 6 p.m., at the 2001 Annual Convention and Exposition in honor of the dedicated credit union personnel who have contributed \$100 or more to this worthy cause.

To contribute to CUPAC you may contact Becky Sammons at 800.342.1266, ext. 330 or make a check payable to Florida CUPAC and mail to:

**ATTN: Becky Sammons**  
**Florida CUPAC**  
**P.O. Box 3108**  
**Tallahassee, FL 32315-3108**



# 67th Annual Convention

## 67th ANNUAL CONVENTION SCHEDULE

### Clicks and Bricks: Finding The Right Path For Our Members

#### Thursday, May 24, 2001

**6:45 a.m.**--Golf Tournament Registration

**7:30 a.m.**--Golf Tournament - Shotgun start

**7:30 a.m.**--CUPAC Walkathon Registration

**8:30 a.m. - 6 p.m.**--Convention Registration

**11 a.m. - 12:30 p.m.**

*Session 1*--NCUA Update

*Session 2*--State of Florida Update

**1 p.m. - 3:00 p.m.**--Governmental Affairs Luncheon

**1:45 p.m. - 3:15 p.m.**--Concurrent Education Sessions

*Session 1*--Planning for Technology (V501M)

*Session 2*--Bankruptcy (V407M)

*Session 3*--Credit Union Examinations (V410M)

*Session 4*--HR for the New Millenium

*Session 5*--eCommerce

*Session 6*--Compliance On-Line Training

**3:30 p.m. - 4:30 p.m.**--Concurrent Education Sessions

*Session 1*--How To Form A Credit Union Governmental Affairs Committee

*Session 2*--Duties and Responsibilities of the Board of Directors

*Session 3*--Community Outreach

*Session 4*--New Perspectives on Headaches

**3:30 p.m. - 4:30 p.m.**--Expo Preview for CEO/ Managers and Board Chairpersons (invitation only)

**4:30 p.m. - 6 p.m.**--Opening Reception & Exhibits

**6 p.m. - 7 p.m.**--CUPAC Reception for Capital/Ambassador Club Members

#### Friday, May 25, 2001

**7:30 a.m.**--CUES Breakfast

**8 a.m. - 2:30 p.m.**--Convention Registration

**8:30 a.m. - 9:30 a.m.**--Keynote Address

Future Worlds - Future Minds (Dr. Lowell Catlett)

**9:30 a.m. - 10 a.m.**--Awards Presentations

**10 a.m.** --First shopping shuttle leaves

**10:15 a.m. - 11:45 a.m.**--Concurrent Education Sessions

*Session 1*--Positioning Your Community CU in a Competitive Market

*Session 2*--Lending in the 21<sup>st</sup> Century

*Session 3*--Leadership Lessons from Fortune 500 Executives

*Session 4*--The Power of the Brand

*Session 5*--Emerging Technologies in the CU Industry

*Session 6*--Internet Security: Are Your Members Protected?

*Session 7*--How Small Credit Unions Can Thrive

**Guest Session:** Improving Your Outer Image

**11:30 a.m. - 1:30 p.m.**--Exhibits Open with Luncheon for Education Day registrants

**1:45 p.m. - 3:15 p.m.**--Concurrent Education Sessions

*Session 1*--Taking Care of Your SEGs

*Session 2*--Fraud and Your Credit Union

*Session 3*--The Next Generation

*Session 4*--Marketing on a Shoestring

*Session 5*--Wireless Internet Banking

*Session 6*--Software Licensing: Beware!

*Session 7*--Smart Cards

**Guest Session:** How to Understand the Weird Ways of Others

**3:30 p.m. - 4:30 p.m.**--Closing Session Chicken Soup for the Soul (Mark Victor Hansen)

**4:30 p.m. - 6 p.m.**--Exhibits Open

**4:30 p.m. - 5:30 p.m.**--CCUE Reception

**8 p.m. - 11:30 p.m.**--Friday Night Roundup

Silent Auction, Karaoke, Dancing and Dessert

#### Saturday, May 26, 2001

**8 a.m. - 9 a.m.**--Delegate Registration

**9 a.m. - noon**--Annual Business Meeting

**6 p.m.**--Reception

**6:15 p.m.**--Installation of Officers

**6:45 p.m.**--Annual Dinner

**Entertainment - Jimmy Travis**

## Networking Activities

With so many participating credit unions, guests and vendors, there's no wonder so many have trouble remembering who's who.

**Problem solved!** Networking is an intricate part of this industry and of this year's convention. The FCUL has set up many networking events as a means of networking and getting your name recognized. Best of all, it's all for the greater cause of the Florida credit union movement and various charities. This year's networking programs include:

### THE GOLF TOURNAMENT

Compete against some of the best credit union golfers in the state. The Hawk's Landing Golf Club, the Orlando World Center Marriott's newly designed golf course will host this year's tournament sponsored by the FCUL Service Group, Inc. and CUNA Mutual. It will feature a SCRAMBLE format with a shotgun start at 7:30 a.m. A maximum of 144 players can participate so register now. A portion of the \$100 fee will go toward the Credit Union Political Action Committee.

### CUPAC WALKATHON

Start the convention off right by walking for CUPAC. Walkers will walk a 3-kilometer (almost 2 miles) track around the beautiful grounds of the Orlando World Center Marriott.

Begin collecting your sponsorship monies now. Get your co-workers, friends and family to help you raise money for the Credit Union Political Action Committee (CUPAC) by pledging their support for the future of Florida's credit unions.

### FRIDAY NIGHT ROUNDUP

This year's Country and Western theme fundraiser will include silent and live auctions, dancing, specialty desserts, cash bars and entertainment by your peers with Karaoke Country singing.

You can also help by donating one or more items to the silent auction on behalf of your credit union. Call Bill Berg, Director of Training and Credit Union Development, at 800.342.1266 to pledge items for the auction.

All 2001 Annual Convention Education Day registrants receive a **FREE** lunch Friday, May 25 in the Orlando World Center Marriott Exhibit Hall!

# How to Register

We've made registering easy as 1-2-3 by offering three methods of payment — check/share draft, direct transfer and credit card. If you are paying by direct transfer or credit card, you may fax your registration forms directly to the League or register online at [www.fcul.org](http://www.fcul.org). To preregister, send your registration to the Education Department by May 9, 2001. After this date, registration forms must be brought to the Convention registration desk at the Orlando World Center Marriott to be processed on site.

## The Director's Institute

The Directors Institute offers volunteers educational opportunities especially geared toward the tasks they face on credit union boards of directors. Scheduled for Thursday, May 24 at 1:45 p.m., this institute will meet the educational needs of both new and experienced volunteers by presenting three modules from the Volunteer Achievement Program (VAP).

The "Planning for Technology" module is conducted by Angela Prestil, Director of Marketing, Center for Professional Development for CUNA and Affiliates. She will teach the basic principles for planning for successful technology, while including information on board and management roles, competitive demands of technology and much more.

The "Bankruptcy" module will be conducted by Chip Trimmier, Managing Attorney at Trimmier Law Firm. In this course he will describe the purpose of

bankruptcy, why members file for bankruptcy and what you can do about it.

Finally, the "Credit Union Examinations" module will be conducted by Brad Sanders of the Florida Credit Union League. He will explain how to prepare for an examination, the officials' role during an examination, the examination process, the CAMEL rating system and reaching agreements.

There is a registration fee of \$40 which includes tuition, course book and test. The test can be completed at home as the VAP is a self-directed learning program.

The courses will run concurrently. This is an ideal opportunity for new directors to start the volunteer certification program and for more experienced directors to continue their credit union education.

For further information you may contact the League Education Department at 800.342.1266.

## Applications for the FCUL's most prestigious awards due soon

Now is the time to recognize credit union professionals and volunteers who have made an extreme impact on the credit union movement by nominating them for the Volunteer of the Year or Hall of Fame award.

The Volunteer of the Year and Hall of Fame awards are two of the most prestigious awards bestowed upon a credit union leader in Florida. Individual(s) who are nominated are inducted at the 2001 Annual League Convention and honored at the Annual Business Meeting.

The Volunteer of the Year award is presented to a credit union volunteer who has selflessly contributed time, effort and talent to the development of the Florida credit union movement. The deadline is April 9.

The Hall of Fame award recognizes those individuals who have made outstanding contributions to the growth and development of the credit union movement in Florida and beyond. The deadline is April 19.

Florida is full of dedicated credit union leaders who deserve to be recognized. Remember, no act is too small to be recognized. We want to recognize everyone for their service to the credit union movement, and what better way to personally say thank you to those who have made a direct difference in your credit union by simply giving of themselves.

For further information, extra nomination forms or questions please call Angela Milligan, public relations coordinator, at 800.342.1266, ext.363 or via email at [angelam@fcul.org](mailto:angelam@fcul.org).

## ATTN: GUESTS AND SPOUSES



**Nothing to wear for Friday night's roundup? Don't want to step on stage and sing karaoke in last year's getup? Well, what better way to warm up your voice and prepare for Friday night's roundup than to enjoy a day of shopping! Enjoy a wonderful vacation with your spouse while you join them in Orlando and shop at the Lake Buena Vista Factory Outlet Stores.**

**That's right! The League has scheduled a free shuttle to go shopping at one of Orlando's most popular factory outlets on your behalf.**

**Every hour on the half-hour a shuttle bus will personally escort you from the hotel to the wonderful luxuries of the Lake Buena Vista Outlet. Enjoy Orlando's tantalizing selection of factory stores and manufacturer direct prices with savings up to 75% on designer and famous name brands for the entire family.**

**And if that's not enough to spur your fancy, all shopping patrons will receive a savings coupon book with discount vouchers!**

**The shuttle leaves at 10 a.m. on Friday morning and will conduct its last pick up at 3:30 p.m. that afternoon.**



# 67th Annual Convention

## 2001 Annual Convention Education Day

### *Trained professionals and educational opportunities*

This year's Annual Convention Education Day will be held Friday, May 25. It's guaranteed to be *Bigger and Better* with educational opportunities for individuals working on all levels of the credit union movement. We hope this information inspires you to join us for these exciting educational and social activities.

#### *Lending in the 21st Century*



Steven E.  
Potts, MBA,  
JD

Credit union lending operations will be as different from those of today as today's operations are from those of 1953! This session is devoted to discussion of futuristic lending processes, programs and promotions. Look at delivery methods and deliverables. It doesn't matter what you have done to be successful in the past, it only matters what you will do to be successful in the future. Steven Potts is Executive President Finance & Administration of Counter Intelligence Associates, a full-service consulting firm for financial institutions.

In his afternoon session, Steven will present on *Fraud and Your Credit Union*. In today's environment it seems easier to commit fraud than ever before. This session will cover the elements of fraud and the areas in which credit unions need to be particularly concerned. Review some ways of spotting fraud, preventing fraud and anticipating fraud. Take back to your credit union some cogent ideas to help you bring prevention to bear.

#### *Smart Cards*



Heather  
Gray

Smart Cards represent a new generation of payment products to fit the needs and life-styles of the consumer. In this session you will hear how consumer trends and market conditions have paved the way for Smart Card programs in the United States. The technology and what it takes to get a program up and running will be discussed as well as tools and support programs. Heather Gray, Vice President of Consumer Products for VISA U.S.A. is responsible for managing existing products, including Visa Classic, Platinum and Signature. Gray will present during a our afternoon concurrent sessions.



Michelle  
Stizza

#### *Positioning Your Community Credit Union in a Competitive Market*

Set your own strategic agenda. Discover your own path and niche market. Let the community become aware of your credit union, recognize WIIFM (what's in it for me) and create change that will make your community think of your credit union first. Michelle Stizza is active in her local community and believes that community awareness is a vital link in credit union relationships. Michelle has served on a credit union board of directors and a supervisory committee, and is a Credit Union Development educator.

Michelle's afternoon session is *Taking Care of Your SEGs*. Build profitable relationships with existing SEGs. Make your program grow with solid service and marketing techniques that attract existing and potential employees. Increase the penetration rate and exemplify the true employee benefit to being a member of a credit union.



Robin  
Richmond

#### *Emerging Technologies in the Credit Union Industry*

Robin Richmond will discuss some of the key technologies facing credit unions today. Customer Relationship Management (CRM), account aggregation and other white hot technology topics will be covered. Increase your member loyalty by using aggregation technology. Robin is Senior Vice President of Business Development for SensCom where she is responsible for sales and strategic alliances for their wireless Internet banking products. She is a certified strategic planning facilitator and has just completed her first book for the Credit Union National Association entitled *Brand Marketing*.

Robin will also present on *Wireless Internet Banking* in her afternoon session. This topic addresses two of the hottest technologies on the financial services scene – convergence of wireless communications and the Internet. This session will cover demographics and trends dealing with the explosion of wireless enabled devices such as WAP phones and Palms. Application of the wireless Internet will be covered with a look at the European/Japanese model of wireless banking. This session will discuss the various delivery channels and how wireless Internet banking makes economic sense. It is also a useful tool for relationship marketing. Attend this session to help you make the decision if this new technology is to your credit union's advantage.


#### *The Power of the Brand*



Larry  
Mercereau

In this session you will learn how to build and manage a brand for long-term success. Before you spend a dime on advertising and promotion, you have to develop a systematic strategy and create a unique identity that will make your credit union stand out in the crowd of competitors in the financial industry. You'll take home new ideas and the planning tools you need to establish your brand and kick your credit union up to the next level, no matter where it is today. Larry Mercereau has built his career around helping you market your products and services effectively, while encouraging you to "have a life" in the process.


Larry's afternoon session is *Marketing on a Shoestring*. If you are looking for maximum return on your marketing investment, you have got to participate in this program! You'll take home new skills and ideas you can apply immediately to any media: from display advertising to web sites, brochures to direct mail, broadcast media to telemarketing. This hands-on workshop will

help you solicit new memberships and expand relationships with your current members ... without squandering precious promotional dollars. You'll see a measurable increase in response when you apply Larry's Magic Formula For Persuasion to your marketing communications. Don't miss this opportunity to stretch your resources and improve results at the same time. 



Steven A. Goldberg, CCUE

**How Small Credit Unions Can Thrive**

Smaller credit unions might be small in raw size but they often play a huge roll in their members' lives. This is especially true when managers of these credit unions take full advantage of all the resources and ideas available to them. If you lead a small credit union, you'll want to attend this interactive session to learn how you can strengthen your credit union's success. Steve Goldberg is Consumer Affairs Officer and Vice President of Small Credit Union Development, for the CUNA Mutual Group in Madison, Wisconsin. He is responsible for leading CUNA Mutual Group's company-wide small credit union strategy, designed to help smaller credit unions thrive. Goldberg is a founder and past-president of the Madison Consumer Credit Counseling Service and a member of the American Society for Quality. 




Richard G. Taylor

**Internet Security: Are You and Your Members Protected?**

Now that the Internet has become an everyday part of credit union business, it is becoming necessary to take proper steps to make sure your data is protected. Is your firewall providing the necessary protection that your credit union needs? Does your staff have adequate knowledge in the complex area of Internet security to assure your data is safe? Your members are counting on you to keep their financial information protected. Richard Taylor is the President/CEO of CUIntel, a consulting firm serving the credit union industry in the areas of Technology,

eCommerce, Human Resources, Tech-Marketing and Software Management. Richard is well known for his contributions to the credit union movement. While he was Vice President of Technology for the Los Angeles Police FCU, he established LAPFCU as a technological leader in the industry, was founder of the Credit Union Executive Society (CUES) Executive Technology Forum and helped to establish a portal providing technological assistance to credit unions.

In his afternoon session, Richard will present on **Software Licensing: Beware!** Software is one of your credit union's key assets and software management is an important business practice. Poor software management, on the other hand, can be very costly. Just ask the Los Angeles Police FCU and Shell FCU...they were fined more than \$100,000 for using unlicensed software. Learn how you can protect your credit union by implementing an effective software management plan. 




Ty Warren

**Leadership Lessons from Fortune 500 Executives**

Ty Warren shares lessons learned from some of the best-known executives in the world and applies them to credit unions. Ty is COO of Extreme Arts & Sciences, a consulting firm that offers software, consulting and seminars to help clients manage the process of change. Ty served 12 years as President and CEO of W3 Communication & Training Inc. and has 30 years experience presenting dynamic learning opportunities to executives within the public and private sector. He most recently directed the international pressroom for the United Nations' Conference on Hunger and Poverty in Brussels and the World Bank's Global Knowledge Conference in Kuala Lumpur. Ty is a respected teacher having worked with senior executives at the United Nations, NATO and the Walt Disney Company, among others.

In Ty's afternoon session he will present on **Human Resources: The Next Generation.** Generations X and Y create the present and next employee pool. These generations have a different way of learning


and have problems with authority figures. Yet, these are the most innovative generations in U.S. history. Companies across the country are adapting interviewing and training practices to more effectively address the uniqueness of the employee of the future. What works and why is the message Ty brings to this session. 

**GUEST SESSIONS**  
**Improving Your Outer Image**



Betsy Howard

What do a banker, used car salesman and a streetwalker have in common? Their first impression must be one that convinces you they are the best at what they do! What you wear and how you present yourself are important to create credibility and to communicate integrity with customers, clients or members. Both men and women will enjoy this workshop. As an Image Consultant, Betsy Howard is specifically trained to assist her clients in improving the visual message they give their customers, clients and audiences. This is a fun interactive session where you will focus on the improvement of your appearance.

Betsy will also present on **How to Understand the Weird Ways of Others**, a special guest session, during our afternoon concurrent sessions. Have you noticed that not everyone thinks like you do? We usually label those "others" as weird and believe their ideas are wrong. This session helps you understand those "other" people and how to be more successful in your communications with them. You may find that you are married to or are attempting to raise one of those "other" people! 

**? Questions ?**

Call the FCUL Education Department or Corinne Henningsen, Director of Conventions and Conferences at (850) 576-8171, ext. 325 or 800.342.1266 or via email at [corinne@fcul.org](mailto:corinne@fcul.org).

# 67th Annual Convention

## Opening Session Speaker

### Future Worlds -- Future Minds



Dr. Lowell  
Catlett

The number of millionaires in the U.S. doubled during the last 5 years. How did they do it? Female owned businesses created more new jobs in 1999 than all of the Fortune 500 companies combined. How did that happen? More new products and services came to the market place during the last decade than in the previous century! What is going on? It's a weird new world where dogs are medical doctors, clothes clean themselves, and marriages exist only in cyberspace. Are you ready?

Dr. Lowell Catlett, a futurist with positive and upbeat predictions, is a most enthralling and spell binding presenter. Because of the emerging technologies, he prepares us to anticipate the changes and respond to the new deck of cards that we are going to be dealt. He awakens our awareness to the human potential. Lowell is a full time professor of Economics, Agriculture and Genetic Engineering at New Mexico State University.



## EDUCATION INFORMATIONAL SESSIONS

These Thursday afternoon sessions are open to everyone - no registration fee or tickets required.

### How To Form A Credit Union Governmental Affairs Committee

Facilitator: Mark Landreth, CAE, Director of Legislative Development, Florida Credit Union League--Panelists: John Deese, CCUE, President, THE CU of Palm Beach County; John Hirabayashi, President, Educational Community Credit Union; Marsha Coarsey, Director, Educational Community Credit Union.

Do you know how elected politicians influence the operation of your credit union? Do you know how to influence the politicians? No? Then this session is for you. You and your credit union can influence the political process by forming a Governmental Affairs Committee. Panelists will share how their credit union Governmental Affairs Committee participates in the local, state and national political arenas and how participation in the political process can benefit your credit union. There will be plenty of opportunity for questions.

### New Perspectives on Headaches

Dr. Frank Walsh--More than 45 million Americans get chronic, recurring headaches

and spend in excess of 4 billion dollars annually on over-the-counter pain relievers. This session is designed to provide basic information about headache types, symptoms, precipitating factors and new therapies to headache sufferers. Dr. Frank Walsh is in private practice in general neurology and a major part of his practice deals with chronic pain, especially migraine and other headaches.

### Human Resources for the New Millenium

Anita Stoumbelis, FCUL Service Group, Inc.--This session is to help you develop an effective human resources plan for your credit union. Topics covered will be how to become an "Employer of Choice", how to utilize Human Resource Managers as business partners and outsourcing your human resource headaches. Anita Stoumbelis is the Vice President of Human Resources for the Florida Credit Union League and the FCUL Service Group, Inc. Anita concentrates her efforts as a generalist in human resources management with an emphasis on employee relations, executive recruiting and organizational development in the credit union industry.

In a hurry... register on-line!

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

## Convention Attire

We want you to be relaxed and comfortable as you learn. Therefore, the attire is casual for all functions, except the Annual Dinner on Saturday, May 26, where business/semi-formal attire is suggested.

## 2000 Annual Convention Testimonials

*"We had a great time" - Tom Dessy, Director, Suncoast Schools FCU*

*"It was one of the best Florida Credit Union League Annual Convention and Business Meetings that I have attended" - Terry West, President /CEO, Jax Navy FCU*

*"It was a wonderful opportunity to meet new people in both professional and social settings" - Samantha Strickland, Director of Marketing, Florida Commerce CU*

## Compliance On-line Training

Cassandra Grayson, Florida Credit Union League--This session will show the latest technology in providing internet training access to our credit unions. The demonstration will show the Webcast program "Understanding Federal Account Insurance Coverage" presented by Tyler Parker, an attorney from Seattle Washington. Cassandra, Vice President of Education for the Florida Credit Union League, will explain the concept of the distance learning programs and how it will benefit your staff.

## Duties and Responsibilities of the Board of Directors

Thomas J. Dessy, Suncoast Schools Federal Credit Union--This session is designed for the new credit union director. You will be given the information you need to help you in the position of making the policy decisions for your credit union. The session will cover general responsibilities, specific duties, legal liabilities and board/management relationships. At this session you will benefit from hearing from a fellow director - Thomas Dessy, who is a Director for Suncoast Schools Federal Credit Union. Thomas served on the Supervisory Committee prior to being elected to the Board of Directors in 1991.

## eCommerce

Douglas Benzine, CUNA & Affiliates-- Douglas Benzine will present eCommerce trends and their effects on the Credit Union System. He will discuss how credit unions are using different tools such as smart cards, personalized messaging and Internet Service Provider offerings to address member satisfaction. His presentation will also address options for fulfilling technology needs for credit unions. Douglas, Vice President of Electronic Commerce Solutions at CUNA & Affiliates, is responsible for developing the strategy and awareness of Electronic Commerce products and services for CUNA. In addition, he is responsible for the product development, strategic alliances and the marketing support of these products to the credit unions.

## Community Outreach

Ed Gallagly, Florida Central Credit Union--Florida's credit unions have the strength to make a positive impact on the lives of many Floridians. Turning the idea of outreach into action requires credit unions to call upon the movement's deep-rooted philosophy of cooperation that has enabled credit unions to enrich the lives of millions of people for 150 years. This session will show you how your credit union can reach out in your community and make a difference. Ed, President/CEO of Florida Central Credit Union will discuss the achievements that have been made in the Greater Tampa area.

## Closing Session Speaker

### Chicken Soup for the Soul



Mark Victor Hansen

Mark Victor Hansen is one of the world's most respected and admired communicators. For more than 20 years he has been an astounding motivational speaker, sales trainer, entrepreneur and best-selling author, 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 top corporations.

During his career, he has spoken before more than 1 million people. The incredible best-sellers *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 best-seller lists nationwide. Mark 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.

## After-dinner Entertainment

Saturday, May 26



Jimmy Travis

This will be one hour of the best entertainment you'll ever have! Jimmy Travis is a terrific comedian, an outstanding singer, a clever songwriter and a skilled musician. This entertainment will be a combination of music and laughter. You won't want to miss this top-notch performer!

Remember early registrants get the best tables, so send in your registration form today! Also, one lucky person at each table will win the lovely centerpiece. Semi-formal attire is suggested for the evening's festivities.

## Don't Forget

### Friday, April 20

Hotel registration cutoff. After this date rooms may not be available at the \$137 group rate.

### Wednesday, May 9

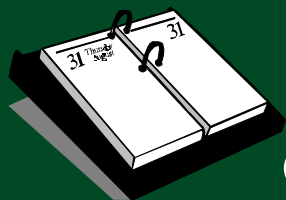
Convention pre-registration closes. After this date, registration arrangements must be made onsite at the Orlando World Center Marriott convention desk.

### Wednesday, May 9

CUPAC's Annual Walkathon registration forms to be submitted to the League.

### Thursday, May 24

The Florida Credit Union Leagues's 67th Annual Convention and Exposition begins at the Orlando World Center Marriott.



# FCUL Calendar of Events

## 2001 Education Conferences and Workshops

### March 2001

#### Internal & External Fraud Conference

Fee: \$295  
28-29 Orlando

#### Compliance Training Series

13- Tallahassee  
14- Pensacola  
27- Orlando  
28- Jacksonville

### CUNA

#### Conferences and Workshops

#### Strategic Planning Institute

Tuition: \$1,095  
Miami Beach, FL

#### CUNA Management School

July 8-19, 2001

Madison, WI

### April 2001

#### Chapter Leadership Conference

No charge  
9-10 Tallahassee

#### FCUL Legislative Summit

Fee: \$100  
11-Tallahassee

#### FCUL Candidate School

Fee: \$65  
12-Tallahassee

#### Southeast Regional Financial Counseling School

Fee: \$695  
April 22-26, Orlando



AMERICA'S  
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**Do You Want To Become  
More Active In The Florida  
Credit Union Movement?  
Join Your Local Chapter.**

## CHAPTER MEETINGS

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

**Northeast Florida Chapter  
April 19; May 10, 26**

**Palm Beach Chapter  
April 28**

**Southernmost Chapter  
April 17  
Tampa Chapter  
April 21**

**Sara-Mana Chapter  
April 12**

**Tallahassee  
April 10 (Golf Tournament)**

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 email [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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