



Florida Credit Union News

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FCUL lobbying efforts prove to be successful in the 2001 legislative session

Clearing up conflicts on privacy in state and federal law highlighted the successful lobbying efforts of the Florida Credit Union League during the 2001 Florida Legislative session. League lobbyists thwarted efforts to charge state employees for EFT transfers into credit unions, helped pass the nation's most extensive payday lending regulation, pushed a bill that individual development accounts can be started in Florida's credit unions and secured the creation of a study to determine the feasibility of allowing credit unions to accept deposits from state and local governments.

Privacy was the most important issue facing Florida credit unions this year. Florida's financial institution privacy statute is understood to be more stringent than the provisions of Gramm-Leach-Bliley (GLB).

Because of the timing of GLB's effective date and the disparities between the federal and state statutes, FCUL was concerned credit unions would not be permitted to continue sharing information in the manner they have for years. Those concerns were confirmed after several conversations with Department of Banking & Finance staff when it was decided a legislative solution was imperative.

FCUL's lobbyists, Aletta Shutes and Mark Landreth and contract lobbyists, Jim Smith and Bernie Parrish, along with Lee Moffitt, worked very hard to pass legislation that will enable credit unions to continue operating as they have in the past.

SB 1260 addressed the privacy issue in two ways. First, the information sharing practices permitted by GLB will not be

prohibited by Chapter 655.059(2)(b), which will clearly allow credit unions to continue long-standing business practices with key third parties. Second, under the new language credit unions may continue, without further modification, using privacy notices developed to comply with GLB. This is important because many credit unions are in the process of sending notices to members so they can meet the July 1 GLB deadline.

"We believe these changes to Chapter 655 are a significant step in helping credit unions manage their privacy obligations," said Mark Landreth, FCUL Director of Legislative Development, "while also enabling credit unions to remain competitive with other Florida financial institutions."

The initiative to make state employment
Continue "Legislative Session" on page 3 —

Business Lending for credit unions: *FCUL Service Group offers solution*

Commercial Credit Partner (CCP) allows credit unions to provide business loans to members with ease.

As more and more credit unions explore the possibility of making business loans to their members, the Florida Credit Union League Service Group has recently introduced business lending as one of its new services offered to all credit unions. In conjunction with National Cooperative Bank (NCB), the FCUL Service Group now offers a program providing credit unions the opportunity to provide business loans to members with ease.

The program is referred to as the Commercial Credit Partner program. CCP will allow participating credit unions the opportunity to offer business loans between the amounts of \$25,001 to \$1,000,000 to sponsor groups and credit union members.

By participating in this program, many benefits are offered to credit unions. CCP allows credit unions to expand product offering to include a comprehensive selection of core business loans; strengthen the image and market position of your credit union; broaden and deepen relationships with existing sponsor groups and members, while attracting new sponsors and members;

earn referral fees and/or interest income and incur no additional costs to upgrade systems, or hire and train staff.

CCP allows credit unions to participate through three program options. Through the Provider Services option, credit unions are able to refer and participate in loans with NCB's Business Lending Center and receive fee income, leaving all the work to NCB. The credit union can also purchase up to 49 percent participation to any loan it refers.

Support Services is another program option offered, giving credit unions the
Continue "CCP program" on page 3 —

Here Today, Gone Tomorrow

Florida Credit Union League Board of Directors

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During my travels around the state I heard an ad on an area radio station that underlines the potential confusion and concern facing many consumers today. The ad was for a local community bank and the message was that this particular bank had been around for a long time and still provided the hometown service its customers wanted. This bank was inviting customers of other banks that have gone away to come do business with them. The ad began by reading off the rather substantial list of banks in its area

that have either gone away or have been merged into some bigger bank. The reading of the names consumed quite a bit of the ad.

It's nice to know that some of our banking friends are now starting to take advantage of the concern raised by consumers about the lack of choices now available to everyone. Funny how interest in joining credit unions seems to rise after each round of merger mania among the behemoth banks. The merger of First Union and Wachovia led one lady to remark to me last week that she would have to find a new financial institution now because she couldn't stay with a bank whose name she couldn't even pronounce. She is now a happy member of one of our affiliated credit unions.

It is rather obvious, so obvious that many bankers have become aware, that consumers are frightened and concerned

about change in the financial industry. Couple that with the uncertainty and fear caused by the recent stock market plunges and you get a general public that wants stability and security. That's where credit unions come in.

In the coming months it is our hope that we can begin the first steps to begin imprinting the credit union brand on the minds of the consuming public. We want to be able to let them know that credit unions are there to serve them once they become members. We want the public to feel

comfort and have a warm feeling whenever they see the credit union logo. Most importantly, we want them to know that credit unions are "Where people mean more than money."

We are still in the planning stages of our efforts to raise the awareness of the general public about credit unions. What we do know, from past experience, is that when the public is turned on to credit unions they respond favorably. During the ad blitz in the final days of the HR 1151 campaign, the secondary benefit we got from this type of advertising was an increase in inquiries from the public on how to join a credit union.

Credit unions can reap the benefits of more public awareness. It is up to all of us to make sure they are made aware of credit unions as an alternative. Stay tuned for exciting announcements from the League in the future.



Guy M. Hood
President/CEO

Southeast Regional Financial Counseling School



Southeast Regional Financial Counseling School students gathered for an educational experience at the University of Central Florida in Orlando. 11 states were represented.

This year's Southeast Regional Financial Counseling School was held at the Executive Development Center of the University of Central Florida in Orlando. There were 11 states represented with 32 attendees. Classes were held on the campus Monday through Friday and covered a variety of topics, such as -- Understanding the Role of the Financial Counselor, Building Communications, Setting Up A Counseling Program and other topics designed to improve the financial counseling skills of the attendees. FCUL Chairman Bob Beskovoyne, CCUE awarded a certificate to each student on the completion of the school at the Graduation Dinner held at the Radisson Hotel.

2001 Legislative Session Cont'd

more like private sector employment, known as "Service First," contained a provision that would have caused much heartburn to credit unions with state employees in their fields of membership. It would have made the transaction costs of any payroll deduction the responsibility of the employee requesting the deduction. It was an attempt by House leadership to penalize the state employees' union and prevent them from receiving union dues via payroll deduction. Credit unions and charitable organizations pointed out to House leaders the effect this would have on charitable giving and also on credit union operations. They relented and the provision was deleted before the bill was passed.

FCUL supported legislation to regulate payday lenders and it, too, passed. SB 1526 is currently the most comprehensive payday lending legislation anywhere in the country and will be a model for states struggling with the issue. It limits deferred presentments to a maximum of \$500 and a fee that is a maximum of 10% of the face value; allows a "verification" fee that is not defined in statute; sets registration fees for providers at \$500 plus \$50 per location for a two year term; and limits the presentment to not less than seven days, nor more than 31 days. A significant benefit of SB 1526 favors credit unions in that credit unions are specifically excluded from regulation under the deferred presentment statute.


FCUL also backed efforts to pass an Individual Development Account law. After much effort, the Senate Bill was taken

up in lieu of the House Bill and passed during the waning hours of the session. This bill will enable those eligible for the federal Temporary Assistance for Needy Families (TANF) program to save for a first home, further their education or open a micro-business and receive matching, tax-deductible, contributions from businesses. Most of those eligible for the TANF program are not well served by the banking industry, if served at all. FCUL believes many will become credit union members.

The fight to allow credit unions to accept public deposits from state and local governments never materialized. Both houses declined the attempt to discuss the issue. However, FCUL did successfully gain approval of an interim study to be conducted by the Legislature to explore the feasibility of allowing public deposits in credit unions.

FCUL President Guy M. Hood viewed the session as one of great success for Florida's credit unions. Hood suggested that FCUL's efforts and early participation in the electoral process helped pave the way to a successful session.

"With over half of the House and a sizeable portion of the Senate newly elected," said Hood, "we felt it vital to get involved early. Educating these new candidates paid big dividends this spring."

Hood praised the efforts of FCUL's Legislative team, which consisted of: Aletta Shutes, Executive Vice President; Mark Landreth, Director of Legislative Development; Jim Smith, Bernie Parrish and Lee Moffitt, contract lobbyists. 

Florida CUs host new pilot: *Plan it. Save 4 it.*


With credit union liquidity at low levels, there's a new savings initiative from the National Credit Union Foundation (NCUF) that can help both your credit union and your members. The new *Plan it. Save 4 it.* savings campaign is designed to help credit unions increase savings among members.

The campaign comes from the NCUF as a result of a grant from the Ford Foundation.

"Our goal is to help credit unions aggressively promote wealth-building programs for members and potential members, especially those with low and moderate wealth," said Pat Brownell, Executive Director of the NCUF. "The campaign is designed to integrate into current savings efforts from credit unions - it doesn't require creating a new program."

The *Plan it. Save 4 it.* campaign comes complete with free marketing materials that will make it easy to integrate the theme into a credit union's current savings efforts. In the fall of 2000, a total of 3,000 credit unions in the U.S. were surveyed to benchmark wealth-building programs and attitudes and chosen to pilot this program.

Among more than 3,000 U.S. credit unions, 67 Florida Credit Union League - affiliated credit unions were chosen to pilot this program for their members. Each credit union will receive a resource guide to help integrate the *Plan it. Save 4 it.* theme into their existing saving initiatives. Each resource guide comes at no-cost to the credit union, as a result of the Ford Foundation.

Your support of the *Plan it. Save 4 it.* initiative can help direct the financial focus of low-to-moderate wealth members. If your credit union has received a resource guide and is planning to participate in the *Plan it. Save 4 it.* pilot, please notify Angela Milligan, League Public Relations Coordinator, 800.342.1266, ext. 363, or via email at angelam@fcul.org, so that we may keep track of your credit union's success. 


CCP Program cont'd

ability to purchase a range of loan services from NCB. Credit unions can purchase NCB expertise, including services like underwriting and monitoring.

The Partner Services program option gives credit unions the opportunity to sell eligible whole loans, or parts of loans to NCB, therefore providing a potential exit vehicle to credit unions.

Participating credit unions may choose to subscribe to one or more program options,

according to its need. CCP offers credit unions a diverse set of options that is sure to fit credit union members perfectly without having to send them to a bank. Now, credit unions can become more competitive in the financial arena.

For information about NCB, please refer to www.ncb.com or contact Marvin M. Garland, FCUL Service Group, COO, at mgarland@fcul.org, about the CCP program. 



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

Marketplace FCU recently merged with Delta Premier Credit Union headquartered in Mobile, AL., with branches in Jackson, MS., and Hammond, LA. This merger adds 7,000 persons to Marketplace FCU's membership and doubles its assets. Cindy Magnus, President of Marketplace FCU, said she couldn't be more pleased with the merger and that she and her staff are very busy with the conversion which officially takes place on July 1, 2001. Congratulations! 📌

Educational Community CU was recently awarded the Florida Education Commissioner's Business Recognition Award for its support of Clay County Schools. The credit union's extensive participation and involvement includes executive participation on the board of the Clay County Education Foundation, sponsorship of a welcome luncheon for new school employees, college scholarships and the judging of science fairs and art shows, just to name a few.

The award was presented by Education Commissioner Charlie Crist at a ceremony in Orlando. 📌

A new branch of the **Sarasota Coastal CU** is under construction in Bradenton. The building will house the credit union's administrative services.

"The new 11,000 square foot building will become our corporate office," said Karen Kruszewski, vice president of marketing. "It's going to contain all of our back office operations, administrative, accounting and information systems departments; phone center; as well as marketing, collections and human resources." 📌

Credit union awards \$4000 in scholarships to high school seniors

In the spirit of "people helping people," Bell-Tel Credit Union and the Paul H. Higgs family awarded four \$1,000 scholarships to graduating high school seniors this year. Lynn W. Owen, III, President/CEO of Bell-Tel CU and Chairman Maurice T. Webber presented the scholarships at Bell-Tel's annual meeting.

Scholarship applicants were required to submit two letters of recommendation and a 350-500 word essay focusing on the credit union philosophy and what it means for their generation. The four winners included Brian Ballard, Sabrina Carlomany, Megan Vincent and Erin Anderson.

Bell-Tel CU's Board of Directors established the Paul H. Higgs Memorial Scholarship Fund to honor Paul H. Higgs, former chairman and active member of the board for more than 28 years. It is also a



(L to R): Lynn W. Owen, III, President/CEO of Bell-Tel CU; Megan Vincent; Brian Ballard; Sabrina Carlomany; Erin Anderson; and Maurice T. Webber, Bell-Tel CU Chairman

tribute to the founders and many volunteers who have served the credit union and its members throughout its history.

Qualified applicants must be a member of Bell-Tel CU in good standing and a graduating senior anticipating enrollment at an accredited two-year community college or four-year university. 📌

Tom Embree, vice president of administrative services at Fairwinds CU, was the recipient of the 2001 Casselberry Volunteer of the Year award. The Casselberry Volunteer of the Year award is an annual award given to a dedicated volunteer who has offered their time to serve on various community boards, commissions and committees. Tom served on the Casselberry Electric Franchise Study Committee and was the chair of the Police Officers' & Firefighters' Pension Board of Trustees.

Congratulations Tom for your dedication to the Florida credit union movement and your community! 📌

Jax Navy FCU has recently introduced a brand new Financial Counseling Service through its newly established partnership with BALANCE. BALANCE is a national organization that offers no-cost professional financial counseling and consumer-oriented financial advice.

Kathy Bonaventura, senior vice president lending, heads Jax Navy's new financial counseling program.

"Our goal is to help members practice sound money management and gain better control of their finances," said Bonaventura.

BALANCE will also be featured at this year's 2001 FCUL Annual Convention as a vendor. 📌

Daniel Mica, President/CEO of CUNA has named **John McKechnie** as senior vice president of governmental affairs, CUNA's top lobbying position.

As senior vice president, McKechnie will serve as CUNA's chief lobbyist and manage the legislative, grassroots and political affairs and state governmental affairs staff for CUNA. His duties also include overseeing the association's political action committee, the Credit Union Legislative Action Council (CULAC).

McKechnie was previously CUNA's vice president of legislative affairs, where he has focused on lobbying the U.S. House of Representatives. He will assume the post previously held by Carl Parks, who is leaving CUNA to head the Washington office of the National Association of Independent Insurers.

"John is a natural for this position," said Mica, "He has had more than 14 years of experience with CUNA working Capitol Hill and lobbying credit union issues. We are pleased he will continue with CUNA in this enhanced role." 📌

Southeast Corporate

Southeast Corporate FCU to open new item processing facility in Jacksonville

Southeast Corporate FCU has begun to offer a more painless and friendlier item processing service. Southeast Corporate FCU began offering item processing services in April and presently processes approximately 1.6 million items via its affiliate, Cooperative Services, Inc. (CSI). Travelers Express announced late last year its intention to exit from Routing and Transit item processing.

Southeast Corporate FCU, supported by the FCUL Service Group, Inc., welcomes the opportunity to more fully serve its members by providing this service. The FCUL Service Group is presently assisting Southeast Corporate in its marketing efforts.

The service handles all credits and debits; source-of-receipt items; 100 percent next day settlement for return items and no-fee handling of all adjustments the same day.

Not only will Southeast Corporate FCU offer this service at the best price available, but also take advantage of the most recent

technology, offering draft images via the internet and on CD ROM. Home banking products will soon have access to the images for member inquiries. This will enable member credit unions to have a source of revenue via member retrieval without having to be involved in the process.

Although several back-office functions will initially be outsourced to CSI, these will be taken over by Southeast Corporate FCU once the new facility in Jacksonville opens in July. The operation will be housed in a 5,000 square foot office building and headed by two key item processing professionals: Kay Moon, Senior Vice President/Payment Systems and Lisa Coffey, Vice President/Item Processing. The two have more than 30 years combined experience in the industry.

For more information call the Southeast Corporate FCU Marketing Department at 800.342.0203.

Florida Supervisory Committee and Board of Directors Conference: *A must attend*



Summer is approaching and the League Education Department is offering more exciting educational opportunities than ever! Our schedule of conferences and workshops feature numerous educational opportunities for everyone involved in the operation of your credit union. Make sure to mark your calendar for our up coming conference: Florida Supervisory Committee and Board of Directors Conference. Future conferences and workshops can be found listed on the FCUL Calendar.

Florida Supervisory Committee and Board of Directors Conference

June 20-22, Tampa - The 2001 Supervisory Committee & Board of Directors Conference will be held this June 20-22 at the Tampa Marriott Waterside Hotel. This conference will help supervisory committee members and other volunteers on the Board of Directors understand and recognize the many changes facing credit unions in today's volatile financial environment. It will also provide instruction on how to understand your credit union's financial reports and in-depth knowledge on Board/Committee duties and responsibilities. If you are a director, credit union C.P.A., internal auditor or serve on a supervisory committee, this conference is for you! Conference fee is \$495.

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

Tallahassee Chapter Golf Tournament

Eighty-three golfers enjoyed beautiful weather and a super course for the Annual Tallahassee Chapter of Credit Union's Golf Tournament to benefit the Florida Credit Union Political Action Committee. The tournament was held in conjunction with the League's Annual Legislative Summit. The event raised more than \$6,000.

The golfers were treated to lunch before the tournament by the Tallahassee accounting firm of Catledge, Sanders & Sanders. At the conclusion of the tournament, a steak dinner was provided by Williams, Gautier, Gwynn & DeLoach, P.A.

The tournament's first place team and last place team, ironically all came from SCORE FCU. Monsanto Employees CU team place first in the low net category.

Winners received door prizes given by Chapter President, Deb Woodlief, SCORE FCU. A special assortment of various other sports equipment, except golf, were given to the tournament's last placed team. Another major sponsor for the tournament was Edwin Watts.



Monsanto Employees CU were the first place "low net" golf tournament winners (L to R): Jack Williams; John Coker; Deb Woodlief, Chapter President, SCORE FCU; Gerald McArthur, CCUE; and Nelson Whaley



SCORE FCU team that placed last in the Tallahassee golf tournament. (L to R): Gail Kruse, CCUE; Deb Woodlief, Chapter President; Linda Frazier; and Kathy Henley

Regulatory Update



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

NCUA Proposal on Regulatory Flexibility Program

The NCUA Board is seeking comments on a proposed Regulatory Flexibility Program (Reg-Flex) which is intended to provide regulatory flexibility to credit unions meeting certain safety and soundness requirements. We have previously sent you information about this requesting your comments.

To qualify for Reg-Flex, a credit union must have a CAMEL rating of 1 or 2 in at least two consecutive exams and have a net worth ratio of at least 9%. If a credit union is considered "complex" under PCA, then it must have 200 basis points over its risk-based net worth requirements or a net worth of 9%, whichever is higher.

If a credit union qualifies, it would be exempt from the following regulations:

Fixed assets limits - credit unions would not have to seek a waiver to invest in aggregate total fixed assets in an amount that exceeds 5% of shares and retained earnings.

Investments - credit unions would be exempt from quarterly stress testing for complex securities, removing or modifying the 100%-of-net-capital limits on discretionary delegation of investments to third parties, and extending the current maturity limit on zero coupon investments.

Charitable donations - credit unions would be exempt from the restrictions set on providing charitable donations to organizations located in or conducting activities in a community in which the credit union has a place of business.

Shares of public units and nonmembers - credit unions would be exempt from the limit set on the maximum number of shares of public units and nonmember shares it may provide.

Purchase, sale and pledge of eligible obligations - credit unions would be able to purchase any auto loan, credit card loan, member business loan, student or mortgage loan from any other credit union, as long as it was a loan the credit union was empowered to grant.

NCUA Guideline Manual for PCA Risk Mitigation Credit

The NCUA Board approved a guideline manual for credit unions applying for a prompt corrective action (PCA) risk mitigation credit (RMC). When credit unions do not meet their PCA risk-based net worth requirement, they may apply for an RMC, which is available with proof of mitigation of credit risk and/or interest rate risk. The manual will provide a framework that credit unions can use to demonstrate their mitigation of certain risks.

These guidelines are currently being developed. CUNA and the Florida Credit Union League will share these guidelines with you as soon as they are available.

NCUA Interim Final Rule for Community Charter Modifications

The NCUA Board is amending its chartering and field of membership manual to make two changes to ease the burden on applicants for community charters, expansions or conversions. First, applicants need not submit documentation to establish a community area that is the same as one the NCUA has previously determined to be a well-defined local community, neighborhood, or rural district. Second, the Board is deleting the category of common characteristics and background of residents from the examples of acceptable documentation because it has proven to generate documentation of limited relevance.

Federal Reserve System Final Rule on ATM Disclosures

The Federal Reserve Board has published its final rule amending Regulation E (Electronic Fund Transfers) to implement provisions of the Gramm-Leach-Bliley Act (GLBA) requiring the disclosure of automated teller machine (ATM) fees. The rule is effective March 9, 2001, with mandatory compliance delayed until October 1, 2001 to provide adequate time to make any necessary system changes.

The amendments require ATM operators that impose a fee for providing electronic fund transfer services to post a notice in a prominent

and conspicuous location on or at the ATM. The operator must also disclose that a fee will be imposed and the amount of the fee, either on the screen of the machine or on a paper notice, before the consumer is committed to completing the transaction. In addition, when a consumer contracts for an EFT service, financial institutions are required to provide in the initial disclosure a notice that a fee may be imposed for EFTs initiated at an ATM operated by another entity.

The final rule is effective March 9, 2001 with a mandatory compliance date of October 1, 2001.

Changes to Official Staff Commentary to Regulation E

The Federal Reserve Board has published revisions to the Official Staff Commentary to Regulation E (Electronic Fund Transfers). The effective date is March 15, 2001, however the mandatory compliance date is January 1, 2002 to allow time for any necessary operational changes. The revisions provide guidance on electronic check conversion transactions when a consumer authorizes the use of a check to capture information for initiating an electronic debit from the consumer's account. Guidance is also provided on electronic authorizations permitting recurring debits from a consumer's account and other issues.

The final rule is effective March 15, 2001 with a mandatory compliance date of January 1, 2002.

Federal Home Loan Mortgage Corporation E-mortgage Guidelines

The Federal Home Loan Mortgage Corporation (Freddie Mac) has released a second draft version of guidelines for the use, delivery, storage, and retrieval of electronic mortgages used in connection with mortgages that are offered for sale to Freddie Mac. The Guidelines address issues such as consent, execution of the electronic signature, document format and delivery, document integrity, records management and document access.

Horizons

Small Credit Union Conference



Connie Stoutamire

This year's annual Small/Medium Credit Union Conference was held in Orlando. In its second year, the conference had a total of 19 participants from credit unions across Florida.

The conference covered a variety of topics including: Asset/Liability Management (ALM) and Business Plans.

Art Stauffacher, CPA with CUNA Mutual Group presented the ALM program



Representatives from small credit unions across Florida were taught on specific issues many of the small credit unions are facing.

to the group. Kelley Hunter, Marketing Consultant with CUNA Mutual Group presented information on How to Write a Business Plan.

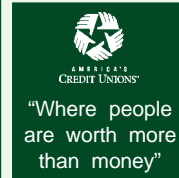
During the lunch hour, NCUA's Carl Windom and Charles Brandon, both Economic Development Specialists discussed programs available for small credit unions through NCUA.

This conference will be held again on August 8, 2001 in West Palm Beach. Contact the Education Department to secure a seat at 800.342.1266 or visit our website at www.fcun.org.



Art Stauffacher, CPA with CUNA Mutual Group makes presentation to credit union representatives on the ALM program

CUNA adds radio spots to national brand campaign



CUNA's National Credit Union Brand Campaign has added radio spots to the public education series that answers the questions: "So, what exactly are credit unions?" "Okay, where do credit union profits go?" and "Quick, who really owns credit unions?"

The radio ads complete the first phase of the Brand Campaign, which also included TV and print materials.

"Building an understanding of credit unions is a critical step in the branding process, and these materials lay that groundwork," said Mark Wolff, CUNA's senior vice president of communications.

CUNA will also be offering Spanish-language radio ads to reach out to the growing population of Hispanic-Americans. The radio ads follow the same theme, "the comfort zone," as the earlier brand campaign ads.

All three 30-second radio spots include 20 seconds of messaging, leaving 10 seconds for a local tag. To order, contact Rick Govek at 800-356-9655, ext. 5778, or rgovek@cuna.com.

Clarke American

Clarke American introduces four new check designs

Each of your members is different - different pastimes, tastes and favorite causes. Recognizing that your members like to express their individual lifestyle interests through their check designs, Clarke American, the League's strategic partner for checks and related products and services, adds four new selections to its variety of check designs.

Heart of the Home features four illustrations from Susan Branch on matters of the home. Her work conveys charm, inspiration, self-expression, creative homemaking, family and friendship. *NHRA Speed Unlimited*™ displays four colorfully illustrated hot rods and the NHRA "50 Years of Power" logo. *Lightpanes*™ has four

Victorian home renderings by the artist, Dennis Lewan. These designs have a classic quality. *Blue Essence*™ is understated and features a soft blue cross-hatched and diamond texture framed in a classic border.

Members selecting *Heart of the Home*, *NHRA Speed Unlimited*, and *Lightpanes* styles can purchase these as a valuepack which includes coordinating return address labels, a full-grain leather cover, and First Class postage at a package price. Designer leather checkbook covers are available with *Heart of the Home* and *NHRA Speed Unlimited*.

In addition to new check designs, personalized address labels are now included in each check pad of the Personal Expressions

product line. This is made possible by Clarke American's state-of-the-art variable printing technology. Clarke American is the only major check supplier using new, innovative digital printing for 100% of its personal check line.

Clarke American is also offering *CheckDecko*, a new package containing 100 checks with personalized address labels. It was designed for members who do not write many checks, like to change check designs often, or who anticipate an address change in the near future.

For additional information about Clarke American's new check designs, contact Darlene Bowles at 210.694.1220 or by e-mail at darlene_K_bowles@clarkeamerican.com.

Credit Union Political Action

FCUL Governmental Affairs Legislative Summit and Campaign School: an enlightening experience

Credit union leaders from all over Florida joined the Florida Credit Union League at the 2001 Annual Legislative Summit and Campaign School, held at the Doubletree Hotel in Tallahassee. Attendees enjoyed an exciting and informative two-days of speakers, interaction with legislators and techniques on running an effective campaign.

Legislative Summit speakers included U.S. Rep. Allen Boyd and CUNA VP of State Governmental Affairs, Colleen Kelly. All spoke eloquently on issues surrounding the credit union movement, more specifically the Florida credit union movement.

Also invited was respected attorney, Barry Richard. Richard spoke on "Thirty-Six Days that Captivated the World," an exciting, historic narration of the 2000 Florida election recount.

Summit attendees were also encouraged to "Take your legislator to lunch," an event that allowed many credit union leaders to

interact with their legislators on more of a personal level.

"I met with several of my representatives, to make sure my interest and my credit union's interest was priority," said Bill Cox, Pen Air FCU. "I think it's important that we stay politically engaged, so when problems arise, legislators are not asking 'Who are credit unions?'"

After a morning of dynamic speakers and lunch with legislators, attendees returned for the summit dinner, which featured legislative speakers, Rep. Mike Fasano, Republican House Majority Leader and Rep. Lois Frankel, Democratic House Minority Leader. Both spoke with feeling on legislative issues facing both our families and our credit unions.

The Campaign School hosted professionals who spoke on a variety of topics covering The Necessity of Political Involvement to the techniques of How to

Run, Plan and Manage a Campaign. The school also included a diverse, balance of speakers from across Tallahassee working in the communications and Political arena: Mark Flynn, Hill & Knowlton; Tony Welch, Florida Democratic Party; Eric Eikenberg, Republican Party of Florida; Jeff Ryan, Florida Democratic Party; Lee Hinkle, Florida FREE and Marjorie Turnbull, former Leon County Commissioner and former state representative.

"The speakers were remarkable and offered a variety of knowledge," said Cox.

Campaign School allowed a very interactive communication wave link between instructors and students, via discussion, handouts, Q&A's and various activities.

"It was an enlightening experience," said Tom Embree, Fairwinds CU. "teaching students to promote their own positive thinking and vision, and to get done what you would like to see done."



Attorney Palmer Williams and U.S. Rep. Allen Boyd



Rep. Lois Frankel, Democratic Minority House Leader; Aletta Shutes, FCUL Executive Vice President



Attorney Barry Richard and FCUL President/CEO, Guy M. Hood



Rep. Mike Fasano, Republican Majority House Leader



Colleen Kelly, CUNA Vice President of Governmental Affairs



Tony Welch, Communications Director, Florida Democratic Party



Marjorie Turnbull, former Leon County Commissioner and former State Representative



Monsanto Employees CU: (Seated L to R) Fred Houston; Vance Bateman; John Coker; Nelson Whaley; Jack Williams. (Standing L to R) Gerald Eady; Shelly Fountain; Chris Brooks.



Tom Napier, Sunshine State CU; Lee Hinkle, President, Florida FREE



Eric Eikenberg, Deputy Executive Director, Republican Party of Florida; Jeff Ryan, House Causus Finance Director, Florida Democratic Party



Mark Flynn, Hill & Knowlton



(L to R): Michael Welch, University CU; Bill Cox, Pen Air FCU; Patrick Mason, Sun CU; Jim Snelgrove, THE CU of Palm Beach County; Trudy Prince, Central Florida Healthcare CU; Tom Embree, Fairwinds CU; Tom Shea, THE CU of Palm Beach County and Tom Napier, Sunshine State CU

Credit unions positioned to make a difference in next elections

Population shifts in federal congressional districts, combined with redistricting at the state level, position credit unions to make even more of a difference in the 2002 elections.

In 44 states, state legislators and governors are redrawing the federal congressional districts.

This redistricting will have a dramatic effect on federal elections from 2002-2010. Open seats are expected to more than double in 2002 alone.

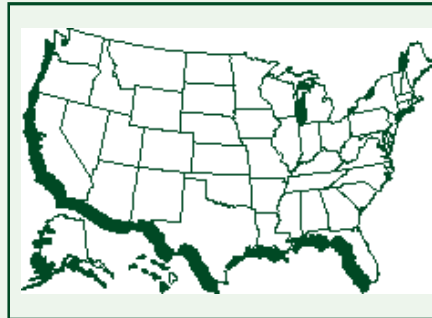
U.S. Census figures released this year, showed another 12 open seats will be created in the South and West. Arizona, Florida, Georgia and Texas will each gain two open seats in the U.S. House of Representatives. California, Colorado, Nevada and North Carolina will each gain one open seat.

"Open seats almost always mean more competitive races," said CUNA's Carl Parks, "because there is no incumbent."

And when candidates are running in competitive races, "they are most likely to be attuned to constituent groups."

As a result, Parks points out, "the

large number of open seats and competitive races across the country is a tremendous opportunity for our credit union system. This plays to the strength of our grassroots and political activism."




Interestingly, more than half of all new federal lawmakers come from the states.

"State legislators are our future leaders in Washington," notes Colleen Kelly, CUNA's vice president of State Governmental Affairs. "That's why it's so important that state credit union leagues

and local credit unions continue to establish relationships with state legislators."

Under the timetable proposed by CUNA's Renaissance Commission, credit unions may also be approaching regulators and legislators with ideas for charter enhancements in the coming years.

"The timing must be perfect," said Parks, "As lawmakers have an eye toward the post redistricting elections, CUNA and the leagues will be asking candidates to take positions on key credit union issues. In that environment, the 'people power' of credit unions will have its greatest impact." 

First Hall of Fame inductee and credit union pioneer passed away



Williard "Jerry" Harris

Williard P. "Jerry" Harris, 85, recently passed away. Jerry was a charter member of Duval FCU and three time League chairman. He was an active supporter of governmental affairs and political advocacy, both during and after his credit union career. He was also the first inductee into the FCUL Hall of Fame in 1993. Florida has truly lost one of its credit union movement pioneers. He will be greatly missed.

All sentiments and gifts of condolence may be sent to: **In Care Of: Wade and Evelyn Adair, 4715 El Salvador Dr., Houston, TX, 77066-2604.**

2001 Florida CUPAC

2001 CUPAC Contributions Credit Union Political Action Committee

as of April 30, 2001

Honor Roll Credit Unions

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<i>Central Florida HealthCare FCU</i>	<i>Florida DOT CU</i>	<i>San Antonio Citizens FCU</i>
<i>City County CU</i>	<i>Florida State University CU</i>	<i>Sarasota Coastal CU</i>
<i>Community Educators CU</i>	<i>Florida Telco CU</i>	<i>Space Coast CU</i>
<i>Educational Community CU</i>	<i>FSH Employees CU</i>	<i>State Employees CU</i>
<i>Envision CU</i>	<i>Jacksonville Utilities ECU</i>	<i>THE CU of Palm Beach County</i>
<i>FAA CU</i>	<i>Members First CU of Florida</i>	<i>UCF FCU</i>
<i>Fairwinds CU</i>	<i>Miami Postal Service CU</i>	

Corporate Contributions

<i>Campus USA CU</i>	<i>Government Employees CU of Florida</i>
<i>Educational Community CU</i>	<i>Lake Worth City Employees CU</i>
<i>Fairwinds CU</i>	<i>Members First CU of Florida</i>
<i>Florida CU</i>	<i>Monsanto Employees CU</i>
<i>Florida Commerce CU</i>	<i>Sarasota Coastal CU</i>
<i>Florida Telco CU</i>	<i>St. Lucie County ECU</i>
<i>Florida West Coast CU</i>	<i>St. Petersburg Municipal ECU</i>
<i>Health Services CU</i>	<i>State Employees CU</i>

Chapter Contributions

<i>Gulf Coast Chapter</i>
<i>Tampa Chapter</i>
<i>Sara Mana Chapter</i>
<i>Southernmost Chapter</i>

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Individuals contributing \$1,000 or more.

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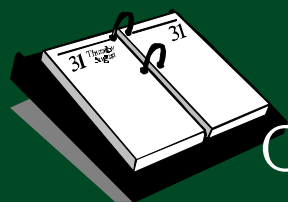
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Other Contributions

Florida Council Credit Union Executives Society



FCUL Calendar of Events

2001 Education Conferences and Workshops

June 2001

**20-22 Florida Supervisory
Committee and Board of
Directors Conference**
Tampa--Fee \$495

July 2001

Disaster Planning Workshop

Fee \$125
12--Pensacola
17--Tampa
19--Miami

24 Member Service Conference
Orlando--Fee: \$225

25-26 Call Center Conference
Orlando--Fee: \$295

**15-18 SE Regional Directors
Conference**
Gatlinburg, TN--Fee \$400

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.

Broward Chapter
June 12; July 10

Escambia Chapter
June 14

Northeast Chapter
June 14

Tampa Chapter
June 12; July 10

Palm Beach Chapter
June 22; July 19,21

Sara-Mana Chapter
June 14; July 12

Southernmost Chapter
June 19; July 17

HAPPY ANNIVERSARY!



**Congratulations
to the following
credit unions who
have celebrated 25-50 years of
service in the Florida credit
union movement!**

CSR America CU
50 yrs

Clay Electric ECU
50 yrs

West Florida Medical FCU
25 yrs

FCAMEC FCU
25 yrs

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