



Florida Credit Union News

A publication of the Florida Credit Union League

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Florida CU Political Machine Hums as Election Nears

The Florida political season is nearing its first milepost, the end of the qualifying period, and the political activity of the Florida Credit Union League is matching the pace set by all the candidates. The League, through its Governmental Affairs Department, has set the tone for all of its affiliates by sponsoring and co-sponsoring numerous events as the campaigns wind their way to the primary election on September 10.

The League is currently interviewing candidates in numerous legislative races to determine their positions on issues related to credit unions. One set of interviews with legislative candidates, including incumbent legislators, was held recently in Tampa. A total of 14 candidates in ten different races were interviewed. Interviews in the Miami area were held with 20 candidates in six races. The last week in July, 22 candidates in seven races sat down with FCUL in Orlando.

This year's Florida primary election is critical because election reforms enacted by the state have led to the abolition of a second primary election. Starting with this year's primary election, candidates need only to gather a plurality to win their party's nomination to office, instead of an absolute majority. Multi-candidate races in the past led to an additional election involving the top two finishers in the first primary.

According to FCUL's Director of Legislative Development, Mark Landreth, the interviews have helped the League to determine the level of support that will be given to these candidates.

"These interviews are helping us narrow the field," said Landreth, "from a bunch of flowers to a bouquet of roses."

In addition to candidate interviews, FCUL is scheduling a series of "Meet and Greet" sessions, which will allow candidates and credit union staff and volunteers the opportunity to meet each other. A similar

series of candidate events in 2001 proved to be very successful and helped many candidates gather additional credit union support. Many candidates became more aware of credit union activity and support as a result of the 2001 events.

"Meet and Greet" events involving sitting legislators seeking reelection were held in Orlando on July 24 and are scheduled for Jacksonville on August 14. In addition, other events are being planned for the Tampa area and the Southernmost Chapter.

FCUL President/CEO Guy Hood said that this activity continues the pace established by the League two years ago.

"Credit unions are stepping up to the plate and becoming active because they recognize that their futures depend on it," said Hood. Candidates are beginning to see that credit unions and their members are vital to their success and are seeking out credit unions for support of their candidacies."

FCUL Officials Part of First Credit Union Group to Visit China

FCUL Board Chairman Laida Garcia and FCUL President/CEO Guy Hood participated in a very select group of credit union leaders in becoming the first American credit union group to be officially received by the government of China.

Welcoming the group was Zhang Gongping, Director of the Department of Cooperative Finance for the Peoples' Bank of China.

The credit union officials were participants in an international conference, Management Perspective Seminar, hosted by Members Service Corporation, the service organization of Florida Central Credit Union

of Tampa. The conference took place in April.

Other VIPs at the seminar included Michael Marine, Deputy Chief of Mission for the U.S. Embassy in Beijing and leaders of the Peoples' Bank of China. U.S. credit union leaders in attendance included: Bob Hoel, Director of the Filene Research Institute; Dave Chatfield, President of the California Credit Union League; Bill Hampel, Chief Economist for CUNA; and Lucy Ito, Vice President of the World Council of Credit Unions.

The Management Perspective Seminar, now in its thirteenth season, is an

international conference designed to introduce American credit union leaders to credit cooperative movements worldwide. Each year, a different country is explored, and with it, the cooperative roots of the country.

The 2003 program is expected to take place in the Scandinavian region.



Make a note!
2003 FCUL
Convention
dates:

May 28-30, 2003

Florida Credit Union League Board of Directors

Laida Garcia, Chairman

*District #5 Director
Florida Central CU*

Trudy Prince, CCUE, 1st Vice Chairman

District #4 Director

Central Florida HealthCare FCU

Melba Jordan, CCUE, 2nd Vice Chairman

District #2 Director

State Employees CU

Chris Brooks, Treasurer

At Large Director

Monsanto Employees CU

John Hirabayashi, Secretary

At Large Director

Educational Community CU

Charles Wesley Atkins

District #1 Director

Bay CU

Jim Taylor

District #3 Director

SCORE FCU

(Vacant)

District #6 Director

Jace Reyes

District #7 Director

Miami Postal Service CU

Tim Baldwin

At Large Director

San Antonio Citizens FCU

Greg Blount

At Large Director

Tropical Financial CU

Mary Wood

At Large Director

Florida West Coast CU

Carolyn Parslow

At Large Director

Suncoast Schools FCU

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

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www.fcul.org

"I pledge allegiance..."

Confession time. How many of you were shocked beyond belief when you heard the news last month that a Federal appeals court in California had declared the Pledge of Allegiance unconstitutional? How many of you thought that there was no way that any court could find fault with something as much a part of America as the Pledge? In light of the surge in patriotism since the September 11 tragedies, most Americans were stunned and eventually, very angry.

The Pledge of Allegiance decision triggered my memory of another decision on another day some six years ago when I heard that a Federal district court had declared that the National Credit Union Administration could no longer allow credit unions to have multiple common bonds. My first reaction to that decision was to declare that there is no way that a higher court doesn't overturn the lower court decision.

Well, as we all know, the U.S. Supreme Court eventually upheld that lower court decision, and it took the credit union movement a lot of work and effort to go before Congress to get the Credit Union Act of 1934 amended in order to preserve access to credit unions for all Americans.

The reason why I bring all this up, and compare it to the recent Pledge of Allegiance decision, is to remind you that we can never take anything for granted. Especially when we are dealing with political bodies. Yes, we

won the battle for passage of the Credit Union Membership Access Act. And, yes we won that battle with lop-sided votes in both houses of Congress. But the size of our eventual victory should not blind us to the little known fact that in several instances along the way, victories in committees and subcommittees sometimes were only by a single vote. Just think of it. Just one vote here and there and we might have had a different ending to our most successful story.

The Pledge of Allegiance story should serve as our reminder that in order to keep our credit union movement safe we must continue to work supporting candidates who support credit unions. We can never take anything for granted. We must continue the hard work of making visits to Capitol Hill and to Tallahassee to talk with those we elect in order to let them know what is important to credit unions and their members. And, we must continue to be involved at every step of the way in all of our electoral offices. As we know all so well, school board members eventually become county commissioners, who eventually become state legislators, who eventually become congressmen. By building strong relationships from the beginning, we will cement the support in the future of those we help today.

If we succeed in building on our success I hope that when it comes to credit unions, no political decision or edict will ever shock or anger us again. Indivisible? You bet.



*Guy M. Hood
President/CEO*

BSCU President/CEO Passes Away



Jim Ray

James A. Ray, President and CEO of Broward Schools Credit Union (BSCU) died Saturday, July 6, of a brain aneurysm. He was 53. He had more than 20 years of experience in the credit union industry. In a 1990 survey he was one of three outstanding CEOs from the 100 largest credit unions in the United States. Ray served on various NCUA Review Committees and was treasurer of Florida Credit Union Shared Services.

The Florida Credit Union League extends its prayers and condolences to the friends and family of Jim Ray for their loss.

CUNA Mutual

CUNA Mutual Group Names Gowan Chief Officer—Sales & Marketing



Jim Gowan

James Gowan has been named chief officer-sales and marketing of the CUNA Mutual Group. Previously senior vice president of sales, and more recently acting chief officer-sales and marketing, Gowan will continue to lead the 1,000-plus field staff and their senior marketing officers. He also will oversee CUNA Brokerage Services, Inc., the company's broker/dealer and other internal sales and marketing units. As a member of CUNA Mutual's Executive Leadership Team (ELT), Gowan also will work to enhance field and home-office coordination.

Mike Kitchen, president/CEO of CUNA Mutual, said Gowan has been "an outstanding leader in this company for many years. He has tremendous vision and passion for serving our customers and supporting our field staff. The confidence I have in Jim's leadership abilities is demonstrated by how quickly we moved him from an interim to permanent role," Kitchen said.

Gowan was appointed acting chief officer in April, when Wayne Benson resigned to explore other opportunities.

Take a hike...
to Washington, D.C.!
FCUL's HIKE THE HILL
September 4
Make the ULTIMATE constituent
contact by promoting Florida credit
union political action in D.C.!

Southeast Corporate News

Revamped Southeast Corporate Website Launched

In order to exemplify the evolution of products and services Southeast Corporate offers to members, Southeast's Website has undergone a significant revision. The revamped Website which made its debut on July 15, employs the latest "flash" technology and is built on an ASP platform.

According to Vice President of Marketing, Jason Norton, "The site is intuitive and visually appealing. Making these changes is part of maintaining our commitment to provide our members with the best quality service and products, as well as streamline the work process. As more and more products become Internet-based or have an Internet connectivity function, a truly dynamic, up-to-date Website is critical to business. Our goal was to make the new site easy to navigate and to use a design that would allow us to update it quickly. With the addition of the flash features, the site seems to literally live and breathe. We are looking forward to hearing back from members after they experience the new site."

Southeast Corporate President Bill Birdwell said, "While the flash and graphics are nice, what excites me about the site is its flexible architecture. We built the site on a platform that is structured to support increased functionality that will allow us to deliver more services over the Internet." Additional phased updates are planned for the Website prior to calendar year-end as Southeast Corporate continues to expand services and products.

The address of Southeast Corporate's Website is www.secorp.org.

CUNA's Center for Professional Development

SEPTEMBER SCHOOLS

HOT topics ranging from consumer lending and business development to security and compliance.

Human Resource Management School, Parts I and II

St. Pete Beach, Florida,
September 15–20

Security Institute

St. Pete Beach, Florida,
September 15–20

Robbery and Fear Seminar
September 15

CU Finance for Non-Financials Institute

New Orleans, September 19–21

Regulatory Compliance Schools

New Orleans, September 21 – 27

Compliance Fundamentals Seminar
September 21–22

Regulatory Compliance School
September 22–27

Regulatory Compliance Update
September 22–26

eLearning opportunities:

(Online at www.cuna.org)

Trainer's Workshop

September 12
2-3:30 pm (Central Time)

Sales Incentives and Cross-Selling Incentives

September 10 and 17
2-3:30 pm (Central Time)

For complete details and school listing, or to register for any of the above programs, visit CUNA's Center for Professional Development online at www.cuna.org/training.html or call (800) 356-9655, ext. 4219.



Regulatory Update

Bill Berg, CCUE, CUCE, vice president of compliance, 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.

Recent NCUA Letters to Federal Credit Unions

Risk Focused Examination Program - Letter to Federal Credit Unions No. 02-FCU-09

NCUA is changing the way the agency performs examinations through development of the risk-focused examination (RFE) process. This letter highlights some of the examination changes FCUs will see beginning in the early fall of 2002.

Enhanced FOM Internet Application - Letter to Federal Credit Unions No. 02-FCU-08

This letter discusses enhancements made to NCUA's Field Of Membership Internet Application (FOMIA). Letter No. 02-FCU-08 updates NCUA's previous Letter to Federal Credit Unions 00-FCU-02 issued in November 2000.

Neighborhood Reinvestment Corporation - Letter to Federal Credit Unions No. 02-FCU-07

This letter describes the community development efforts of the Neighborhood Reinvestment Corporation (NRC), a congressionally chartered, public nonprofit corporation, headquartered in Washington, DC. The Board of the NRC consists of representatives from the five federal financial regulatory agencies as well as the Department of Housing and Urban Development. As part of NCUA's "Access Across America" program, the agency identifies community development organizations that credit unions can partner with, like the NRC.

Credit Union Development Program & Activity Report - Letter to Federal Credit Unions No. 02-FCU-06

This letter provides the program and activity report for low-income designated

and small credit unions for the calendar year 2001.

Rural Housing and Economic Development Program - Letter to Federal Credit Unions No. 02-FCU-05

This letter informs federal credit unions of opportunities for credit unions to develop and implement programs that educate and foster economic empowerment for those who need it such as the Rural Housing and Economic Development (RHED) Program.

Partnership Opportunities with IRS - Letter to Federal Credit Unions No. 02-FCU-02

This letter informs federal credit unions that the Internal Revenue Service (IRS) has embarked on a nationwide partnership initiative to help families with low to moderate income build assets and increase financial literacy. This partnership is in conjunction with the IRS' well-established Voluntary Income Tax Assistance (VITA) Program initiative.

Money Laundering Rules by Treasury

The Department of Treasury has issued a proposed rule regarding the sharing of information between federal law enforcement agencies and financial institutions. The proposed rule establishes a mechanism for federal law enforcement agencies investigating money laundering and terrorist activities to use FinCEN as a means of exchanging information with financial institutions about suspected terrorists and those engaged in money laundering. Under these rules, FinCEN will act on behalf of a federal law enforcement agency investigating money laundering or terrorist activity and request that a financial institution search its records to determine if the institution has maintained

accounts for, or engaged in transactions with, certain individuals or entities engaged in these activities.

An interim final rule already in effect, was also issued on permitting financial institutions to share information with one another in order to better identify and report activities that may involve money laundering or terrorist activities. Before a financial institution can share information, it must submit a certification to FinCEN confirming certain facts including that the financial institution will maintain adequate procedures to protect the security and confidentiality of the information. The financial institution must also provide a contact person at the institution for matters pertaining to information sharing.

Updated Forms for Reporting Workplace Injuries

The Occupational Safety and Health Administration (OSHA) updated three forms used by employers to list and detail workplace injuries and illnesses. Credit unions must orally report to the Area Office of OSHA within eight hours after the death of an employee from a work-related incident or the inpatient hospitalization of three or more employees as a result of a work-related incident. However, credit unions will not be required to keep OSHA injury and illness records unless they are informed by OSHA or the Bureau of Labor Statistics in writing that they must keep records. Additionally, credit unions do not have to send injury and illness data unless they receive a survey form.

The recordkeeping requirements will become effective January 1, 2003.

Upcoming Conferences and Workshops

FCUL Internet Distance Learning

Webcast, August 7

This live, interactive conference via the Internet, accessed through FCUL's Website from your credit union, features "hot topics" and provides essential training to credit union staff.

You will learn the strategic initiatives that will allow you to be successful in a new generation of lending. *Registration fee: \$149.*



Cassandra Grayson

2002 Legal Summit

Orlando, August 21-22

Adam's Mark Hotel at the Florida Mall

Knowing the new as well as existing laws and regulations that govern credit unions is vital to survival and success. This summit will provide the latest legislation that affects Florida credit unions on employment issues; fraud and security; and other important issues in 2002, as well as, an NCUA update.

This conference is designed for CEOs, compliance officers, internal auditors, operations and lending officers, credit union attorneys or anyone interested in getting the latest in legal and compliance information. *Registration fee: \$475.*

Train The Trainer Workshop

Orlando, August 28

Ft. Lauderdale, August 29

Discover new ways to add excitement and pizzazz to your training. Delve deeper into your training challenges and discover new ways to solve them. *Registration fee: \$99.*

Florida CU Management Institute

University of Central Florida, Orlando, September 15-19

This seminar provides courses to prepare you for a career of leadership in the credit union and in the credit union movement. Emphasis is on developing a better understanding of management concepts with a variety of technical and operational topics. *Registration fee: \$775.*

Visit FCUL's Website to register for classes/workshops/seminars
ONLINE!

www.fcul.org

STAR, VAP and MERIT Certificates

VAP CERTIFICATES:

Bay Pines FCU: Anthony Dobies
Florida West Coast CU: Carmen Bell
Indian River FCU: James Jenkins
Miami Firefighters FCU: Gary Dagnan, Anthony Prado
NCSC FCU: Kenneth Baumann
Sarasota Coastal CU: Bradley Anderson
Tampa Bay FCU: Walter Sluga

STAR CERTIFICATES:

Bay Pines FCU: Anthony Dominick, Karen Frank, Debra Ryan
Bell-Tel CU: Barbara Larson, Alice Vorachek
Campus USA CU: Paula Grimes, Miryam Hernandez, Jenny Hunt, Vicki Moore, Francine Shepherd
Central Florida HealthCare FCU: Carolyn Campbell, Randalynn Candalino, Sylvia Chardon, Mari Ani Camchong, Glendaliz Trinidad, Kristin Wright, Tricia Sandh
Central Florida Postal CU: Kimberly Anderson, Jerry Torres
Community Educators CU: Collene Williams
FAIRWINDS CU: Robert Bittle, Yliana Rodriguez
First Choice CU: Christine Curry, Pat Wade
Florida Central CU: Donna Haynes, Eleanor Maas
GTE FCU: Michael Johnston, Janet Kaprinski, Carolynne Kreutzer, Norma Miller, Joao Silva
Harvesters FCU: Pamela Cutler
Indian River FCU: Kelly Ingersoll, Gwen Peters
Jax CU: Carolyn Smith
MacDill FCU: Tammy Dix
NCSC FCU: Dawn Barse, Jolene Doepke
Orlando FCU: Kimberly Curley, David Pittman, Alison Plata, Elisabeth Torres, Angela Watson

Pen Air FCU: Shirley Harris, Cindy Heal, Cristina Parker, Crystall Reddell, Heather Saucer, Robin Thames, Maritza Woodfaulk
Power 1 CU: Lillian Lamas

State Farm Florida Reg. Office FCU: Rebecca Brown, Maggie Young

St. Petersburg Municipal ECU: Katrina Albrecht, Sondra Begerow, Regina Benjamin, Darlene Cuffie, Charlene Duval, Karen Norton, Ed Phelps, Patrick Taylor

Suncoast Schools FCU: Charlotte Alvarez, Cynthia Beach, Katherine Betz, Kristy Broughton, Cheryl Cobble, Susan Ferriolo, Stephanie Gullede, Peggy Majeski, Mayumi Maunder, Jessica Martines, Jill McDaniel, Diane Perry, Cynthia Ramirez, Deborah Rosebrugh, Marbeya Salmeron, Susan Scott, Laura Simmons, Michele Stevens, Jennifer Troutt, Julie Uresti, Heather Williams, Amy Yates

Sunshine State CU: Anna VanLandingham
THE CU of Palm Beach County: Patrick Shandorf, CCUE

TMH FCU: Karen Anglin, Francis Brown, Sheila Glover, Mindy Jordan, Zandra Morgan

Tyndall FCU: Glenda Melvin
VyStar CU: Sherrie Carter, Melissa Folds, Wilma Klippel, Heather Reis, Leonard Sbinowitz, Vickie Tucker, Betti Welch, Almira Wicks, Betty Williams

MERIT CERTIFICATES:
Bay Pines FCU: Renee Cammarano
Campus USA CU: Jenny Hunt
Central Florida HealthCare FCU: Yasmine Jones
GTE FCU: Susan Lowrance
Martin FCU: Mabel Iverson
Suncoast Schools FCU: Patti Berry, Karen Encinosa, Carol Frisco
Tyndall FCU: Lisa Shepherd
VyStar CU: Linda Anderson



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

After 17 years of service, Judy Smith, Leesburg Branch Manager, is retiring from **Bell-Tel Credit Union**. Smith and her husband won the April 13 Florida Lotto jackpot worth \$6.3 million.



Judy Smith and husband, Milton Smith, with lottery check. (Photo courtesy of Florida Lotto)



Bell-Tel Credit Union is pleased to announce Cindy Baker has been appointed Leesburg Branch Manager. Baker has been in the financial industry for twenty years, including service as a Loan Manager and Branch Manager. She has been with Bell-Tel Credit Union for eight years.



Southeast Corporate Federal Credit Union in Tallahassee welcomes Ben G. Mauldin, senior vice president of the consulting services division. Formerly senior vice president, chief financial officer at Volunteer Corporate Credit Union in Brentwood, TN, Mauldin has more than 25 years experience in the credit union movement. At Southeast he will be responsible for leading the newly established consulting services division.

MacDill Federal Credit Union Receives National Recognition

The successful marketing efforts of **MacDill Federal Credit Union** in Tampa received national attention this month by being featured on ItsProfound.com. MacDill FCU was recognized for its "Paint Your Heart Out, Tampa!" community service project.

Taking part in the "Paint Your Heart Out, Tampa!" community service project has become an annual event for MacDill. For the past nine years, the credit union has participated in the program, which paints 100 houses for low-income senior citizens in the Tampa Bay area in one day's time. Volunteer paint teams, along with other individual volunteers, donate their time and efforts to the worthy cause.

This year the MacDill paint team began their day at 8 a.m. and worked diligently

painting the home until completion at 2:30 that afternoon. The homes the teams are given depend on the number of people on the team and amount of experience the team has. MacDill FCU was chosen to paint an elderly gentleman's one-story home.

Training Specialist Dawn McClung states, "MacDill FCU prides itself in getting involved in the community, that is what a credit union should do. This project also helps get employees involved in their community that may not normally do so. The gentleman, whose house we painted, was grateful and commented on how beautiful his house was now. His family also helped out with the painting. Being able to help other people makes this a worthwhile project."

Pen Air FCU Breaks \$500 Million in Assets

Chartered in 1936 as the Pensacola Air Station Federal Credit Union for Civil Service Employees in a small room aboard NAS-Pensacola, **Pen Air FCU** today boasts eleven full-service offices, more than 25 ATMs, 200-plus full time employees and more than \$500 million in assets. This milestone could not have been reached if not for years of member loyalty, consistent great service provided by Pen Air staff and excellent leadership by Management and the Board of Directors.



Pen Air FCU recently celebrated the \$500 million milestone accomplishment at its Annual Meeting.

ECCU Wins Battered Boot

The Battered Boot Award, given by the March of Dimes (MOD) to companies who raise at least \$3,000 in the annual Walk America campaign, was recently bestowed on **Educational Community Credit Union**.

The credit union, a strong supporter of charities directed at children, raised \$7,200 for MOD. Both employees and credit union members contributed through sales of teddy

bears in team colors and red, white and blue; "dress downs," where employees pay a fee to dress casually; and sales of paper balloons displayed in the branches. A team of 13 employees also participated in the walk itself, raising \$900 in that event. The credit union also staffed a refreshment station at the walk which gave out a thousand red delicious apples. ECCU's logo is an apple.

Local Student Receives College Grants From SunState Federal Credit Union and ATM Networks

With the support of **SunState Federal Credit Union**, Timothea Scott of White Springs was recently honored for her achievements in the Education Exchange^R 2002 college grant program. The Education Exchange is sponsored annually by The Exchange, IMPACT, Instant Teller and TX automated teller machine (ATM) networks. Through the program, high school seniors are selected from across the country to share a total of \$100,000 in college grants. From an initial pool of more than 5,000 applicants, 44 grants are offered to students each year based upon scholastic achievement, community involvement, qualities of

character and leadership, and financial need.

On June 17, 2002, during a presentation ceremony at SunState Federal Credit Union's Lake City office, Scott received a \$2,000 Education Exchange college grant. Currently a senior at Hamilton County High School, she has been active in her school's Student Council as president of her Freshman, Sophomore, Junior and Senior classes. She is a member of the National Honor society, was the yearbook staff editor, volunteered through Beta Club and SWAT, and is treasurer of the Future Business Leaders of America. Scott was also Valedictorian of her Senior Class and is a member of Air Force Jr.

ROTC, Kitty Hawk Air Society and Hamilton's Community Choir.



(L to R) Jim Woodward, President/CEO SunState Federal Credit Union; Timothea Scott, Marlene Munn, ATM Specialist SunState Federal Credit Union.

Florida CU Aims to be First All-Video-Teller Credit Union

Sarasota Coastal Credit Union came one step closer to becoming the first credit union to use all video tellers when it reopened a branch in a larger space several doors away from its old branch.

At the new branch, members conduct their transactions with tellers using video cameras and pneumatic tubes. The concept, which is similar to a drive-thru, frees tellers to work on two transactions at any given time.

The \$157.2 million asset credit union has operated a different branch with the same

technology for two years. That branch averages 200-250 transactions each day.

President and CEO Thomas Randle said the system saves his credit union money because a teller costs \$30,000 each year in salary and benefits. The credit union paid less than \$10,000 for the system, which will allow him to reduce the number of tellers through attrition.

Within several years, Randle said the credit union will become the first to have all video tellers.

Vista Federal Credit Union Shines At MAC Awards Ceremony

Six was the lucky number **Vista Federal Credit Union** 'rolled' at the 2002 Marketing Association of Credit Unions annual three day conference in Las Vegas, NV. The credit union was honored with six MAC Awards in categories including logos and annual reports among credit unions with assets above \$250 million.

Vista's Silver Screen club, created to serve the needs of a more mature member base, took honors in several categories including logos, newsletters and product/service brochures. All of the collateral pieces

are designed to capture the feel of the golden era of film - the silver screen.

With the help of Redbeard and PSB Marketing Supersource respectively, Vista also took home honors in the Annual Report and CUSO Materials categories. They added a final statuette to their collection with a second award in the newsletter category - this time with the quarterly publication *The Vista News*. *The Vista News* is designed by Redbeard, with creative and editorial content provided by the credit union's marketing team.

FAIRWINDS Donates \$15,000 to Find Cure for Diabetes

FAIRWINDS Credit Union donated \$15,000 to the American Diabetes Association contributed by credit union members and donations. The credit union's 24 years of support to the ADA demonstrates its commitment to the community it serves.

Milestone

(In last month's issue, we incorrectly reported that State Employees Credit Union had grown to \$2 billion. It should have read \$200 million. We regret the error. We are reprinting the correct article this month.)

The Board of Directors of **State Employees Credit Union**, in Jacksonville, is pleased to announce that the credit union has exceeded \$200 million in assets.

As Paul Callen, President of State Employees Credit Union, comments "We are very proud of this milestone and attribute our continued steady growth to our members' support and confidence in our abilities. The credit union continues to respond to our growth through further benefits and services to our members."

Credit Union Political Action

In Attendance at the Majority 2002 Annual Dinner

FCUL President/CEO Guy Hood, FCUL Executive Vice President Aletta Shutes, Ray Cromer (Envision CU) and John Deese, CCUE, (THE CU of Palm Beach County) attended the Majority 2002 annual dinner held in Orlando recently. This is the Republican Party of Florida's major fundraiser. The featured speaker was President of the United States George W. Bush. More than \$2.5 million was raised from the event.



(L to R) Ray E. Cromer, Jr., President, Envision CU; Aletta Shutes, FCUL Executive Vice President; and Sen. Durell Peaden (R-1)



(L to R) Guy Hood, FCUL President/CEO and his wife, Sandra; and John Deese, CCUE, THE CU of Palm Beach County



Sen. Steve Wise (R-6) and his wife Kathryn, were seated at the table with Guy, Sandra and John (above).

CUPAC Contributions and Allocations



Kenn Rice, President/CEO of FL Rural Electric CU, presents Aletta Shutes, Exec. VP of FCUL, a CUPAC check for \$6,700 at the Tallahassee Chapter Dinner recently. This was a donation from the Chapter's annual golf tournament.



(L to R): Ray E. Cromer, Jr., Envision CU; Rep. Curtis Richardson; Bill Enfinger, CCUE, FSH Employees CU; and Deb Woodleif, SCORE FCU. Mr. Richardson, the incumbent state representative for District 8, is running for re-election. He was presented a contribution on behalf of CUPAC at one of his recent fundraisers.

“Meet & Greet” Update

The Summer “Meet & Greet” luncheon series, a time for legislators and credit union leaders get together informally to build closer local relationships, is coming together for dates later in the summer. “Meet & Greets” to date are planned in the Central Florida, Northeast Florida, Broward and Southernmost chapters.

Candidate Nights, where incumbents and opposition candidates are invited to share their political platforms with the credit union staff and volunteers from their districts, have been scheduled in the Central Florida and Gulf Coast chapters. The GA Department hopes to have “Meet & Greets” or Candidate Nights in all areas of the state. Watch for future issues of the *FCULNews* for coverage of the events.

For more information, call Grace Potter Freni at the League, 800.342.1266 ext. 312.



(L to R) Tim Baldwin, Congressman Adam Putnam (R-12), and Jack Vogel

Tim Baldwin, President of San Antonio Citizens Federal Credit Union, recently met with Congressman Adam Putnam at a fundraiser hosted by the credit union's Board Chair, Jack Vogel. Putnam has always been accessible and credit union friendly, and as a result, Baldwin and Vogel presented Putnam with a CULAC check for his re-election campaign.



One of our own, William Ross, FCUL IT Specialist, was presented a CUPAC check and personal donations at a Coke Float Party held in his honor. William is running for the Decatur (GA) County Commission, District 6. Best of luck, William!

GA Attends CUNA GAPS in D.C.

Mark Landreth, Director of Legislative Development, and Grace Potter Freni, Director of Political Action, recently attended the CUNA Governmental Affairs Political Specialist (GAPS) Conference in Washington D.C. to meet with their League counterparts from across the country. The three-day program consisted of breakout sessions on Project Zip Code, Alternative Capital, Campaign Finance Reform, Project Differentiation, and the list goes on. While in Washington D.C., they made time to visit with banking staff members for Sen. Bob Graham and Sen. Bill Nelson. They also met with Congressmen Jeff Miller and Allen Boyd.

Hubert "Bo" Bohannon, Administrative Chief of Staff for the Florida House of Representatives, and Chairman of the Supervisory Committee at Department of Highway Safety and Motor Vehicles Credit Union, was also in Washington during this same week. Bohannon actually attended some of the GAPS workshops and Grace and Mark had the pleasure of dining with him and his wife Martha.



(L to R) Hubert "Bo" Bohannon and his wife Martha; Congressman Jeff Miller (R-1); and Grace Potter Freni, FCUL



Kim Warden, Banking Counsel for Sen. Bill Nelson (D) and Grace Potter Freni, FCUL, during the CUNA GAPS conference.

Tampa Area Credit Union Leaders Making Contact

Rep. Charlie Justice (D-53), member of Pinellas County Teachers Credit Union, visited the credit union to meet with the credit union's President, Wendell Brooks. Devan Endlich, the marketing coordinator for PCTCU, and Grace Potter Freni, FCUL, were also a part of the meeting. Endlich is a volunteer for Justice's campaign. Because Justice is well aware of the makeup of his credit union, the meeting was very informal and built on the already strong relationship between the credit union and the legislator. During the meeting, Brooks presented Justice with a CUPAC check and a contribution from the credit union.



(L to R) Wendell Brooks, President, Pinellas County Teachers CU; Rep. Charlie Justice (D-53); and Devan E. Endlich, Mktg. Coord., Pinellas County Teachers CU

A group of Tampa area credit union leaders and volunteers recently gathered to raise money for the re-election campaign of Rep. Sara Romeo (D-60) at Suncoast Schools Federal Credit Union. More than \$1,200 was

contributed to the campaign. Romeo has been a credit union supporter who has been adversely affected by Redistricting.

If anyone would like to get involved in Justice's or Romeo's campaigns or make a contribution, contact the GA Department.



(L to R) Ed Gallagly, President, FL Central CU; Bucky Sebastian, President, GTE FCU; Rep. Sara Romeo (D-60); and Laida Garcia, FL Central CU, Chair of FCUL Board of Directors



(L to R) Art Wood, President, Railroad and Industrial CU; Rep. Sara Romeo (D-60); and Mary Wood, CCUE, President/CEO Florida West Coast CU

Did You Know?

The **Credit Union Legislative Action Council (CULAC)** is the number one political action committee representing financial institutions, according to the latest activity report compiled by the Federal Election Commission.

Based on activity for the first 15 months of the current election cycle, CULAC ranks sixth among 914 trade association PACs in total receipts, and ranks fifth in contributions to federal candidates.

The only trade PACs ranked ahead of CULAC in either category represent trial lawyers, realtors, auto dealers, gun owners, medical workers and home builders.

Among all 1,672 PACs (including corporation PACs, labor PACs and others outside of trade associations), CULAC ranks 28th in total receipts and ranks 16th in contributions to federal candidates.

On all of these lists, CULAC is the highest-ranked PAC representing financial institutions.

CUNA Awards \$25,600 in e-Course Scholarships for Small Credit Unions



Connie Stoutamire

CUNA's Center for Professional Development has awarded 36 scholarships, a total of \$25,600, to small credit unions through its Small Credit Union eCourse Scholarship Program.

CUNA's Center for Professional Development makes scholarships available to small credit unions – those with asset sizes of \$10 million or less – to help fund the subscription costs associated with their eCourses. Scholarships are available for up to 50 percent of subscription costs, and are awarded based on demonstrated need. Courses cover a wide range of credit union-specific topics including: Credit Union Fundamentals, Regulatory Compliance (RegTraC)+, Financial Management, Lending & Collections, Member Services,

Security, and Technology.

“As past Chairman of both the Washington Small Credit Union Committee and the CUNA Small Credit Union Committee, I appreciate the effort being made for the small credit unions,” says Don Larsen, CEO of Community Credit Union in Tacoma, WA, and CUNA Board member. “It is gratifying to see that we have been heard and that efforts are being made to help those who need it. Thank you to all of CUNA, and in particular the CPD staff for your efforts.”

Determination of scholarship funds is based heavily on each applicant's explanation of how online training will enrich their credit union as a whole. For more information or to apply, credit unions should visit www.cuna.org/training.html or contact Courtney Cantwell at (800) 356-9655 ext. 4045.

CUNA To Be Lead .Coop Marketer to Credit Unions

The Credit Union National Association & Affiliates (CUNA) signed an agreement today with the National Cooperative Business Association (NCBA) to become the lead marketer of .coop domain names to U.S. credit unions. The reseller agreement allows CUNA Network Services to incorporate .coop domain name registrations into the package of e-commerce and security tools it offers to credit unions.

“CUNA Network Services offers a suite of critical technology services to member-owned financial institutions, and is ideally positioned to help credit unions strategically incorporate .coop into their overall technology plans,” said Doug Benzine, senior vice president for new business development, for CUNA Network Services.

As an affiliate reseller, CUNA Network Services has incorporated .coop banner ads and links to the .coop registration system on its Website, increasing both the accessibility of the .coop registration site and the ease of domain name purchases for credit union.

CUNA and CUNA Network Services are already actively using their .coop domain addresses, www.cuna.coop and www.cns.coop. Credit unions can register for .coop by going to either Website and clicking on the banner ads. To date, more than 1,000 credit unions have registered one or more .coop domain names.

.Coop is a new top-level Internet domain that joins .com and .org at the end of e-mail and Web addresses. Because .coop is available only to credit unions and other types of cooperatives, consumers can be assured that a business with a .coop address is member-owned and democratically governed—a place where people, not profits, matter most. .Coop also allows credit unions to get generic and memorable web addresses that weren't available under .com and .org.

For more information about CUNA Network Services and .coop, go to www.cns.coop.

Get Out The Vote!

The time has come to encourage your credit union members to vote. As we have all learned in recent elections, EVERY vote counts in the effort to put the right candidates in office. Elections for state offices are at hand, with the primary election on September 10, and the general election on November 5. Encourage your employees and members to become active by researching and voting for candidates who are supportive of the credit union movement. Regardless of whether your members are liberal, conservative, or moderate, they can make a difference by getting involved.

One way of reaching your members could include adding an article to your newsletter about the importance of voting. Here are some suggested slogans and interesting statistical information for your use:

■ “Election 2002: Stand for democracy. Stand for freedom. Stand for America.”

■ “In the 2000 election cycle, 42% of voters were members of credit unions. How many credit union members will vote in 2002?”

■ “Election 2002: The world is ruled by those who show up.”

■ “If credit union members don't vote, credit unions don't count...it's time to be counted.”

A creative design for a lobby display, or simple flyers could also be an effective promotion.

The livelihood of the credit union industry depends partly on governmental participation, so please remember to encourage your members to get involved and GET OUT THE VOTE!

Pre-employment Hiring Assessments: Advantage Employer

By Dave Marr

Dave Marr serves as a client relations manager with The Omnia Group, an HRx partner company that specializes in providing personality profiles.

The process of hiring new employees involves a universally accepted procedure that rarely deviates from one hiring cycle to the next. After potential candidates respond to a classified ad in the local newspaper or a job posting on the credit union Website, the hiring manager combs through the résumés and identifies viable applicants. The manager then schedules initial interviews with the most promising candidates; the top finalists receive notification of follow-up interviews. Within a few days the credit union extends offers to the most impressive applicants. Then the hiring manager and members of senior leadership hold their collective breath, as inevitably some candidates fail to live up to expectations.

Fortunately there are tools available to bring a job candidate's capabilities into better focus before you extend an employment offer. Pre-employment hiring assessments – also known as personality profiling – are designed to help human

resources professionals identify the natural behavioral patterns of job candidates. Knowing their potential strengths and challenges in advance provides a significant advantage to credit union managers – one that can reduce or eliminate unwanted turnover and save thousands of dollars in training and administration costs. A personality profile can provide a wealth of information about the individual's personality tendencies in the workplace – for example, a measurement of a person's need to win and take chances compared to the need to proceed with caution. It also indicates if there is a reasonable chance of sound judgment and good stamina for a productive work week.

One of the benefits of profiling is its versatility. Even though personality profiles are primarily associated with pre-employment hiring screening, credit unions may use it as a tool to evaluate existing employees eligible for transfer or promotion. Other possible uses include retention counseling (concurrent with a quarterly or annual performance review), career planning, team building and outplacement assistance. Managers may share the assessment results with both candidates and employees;

however it is always a good idea to indicate your intentions in advance to ensure a diplomatic discussion.

Although accurate and timely, credit union managers should consider pre-employment hiring assessments as one element in a well-rounded hiring regimen which should include at least two interviews with multiple interviewees, background searches and verification of training, education and experience. Accordingly, managers should use a personality profile as no more than 25 percent of their hiring decision.

The mark of a good employee selection or management tool is its reliability. Before you sign up with a company, ask if an outside firm evaluated their assessment and request a copy of the validation study. Also determine how long the company has been in business.

If your credit union is frustrated with bad hires and failed promotions, then pre-employment hiring assessments may be right for you. It's the high-tech, low-cost solution to building a better workforce and saving money. And you'll breathe easier in the long run.

CU Members Mortgage Offers Online Mortgage Approvals in Minutes

CU Members Mortgage has launched an online mortgage approval service that delivers loan decisions to homebuyers in a matter of minutes. A suite of financial tools is also offered around the clock to assist members in determining how much house they can afford, principal and interest payments and even estimated closing costs. The service lets the borrower run financial scenarios with different rates and loan products, including conventional and adjustable rate mortgages. A complete glossary of mortgage terms in easy-to-understand language ensures members have

the information they need to make wise mortgage choices, when they need it.

“In the past, there has been the perception that applying for a mortgage is a complicated and lengthy procedure,” said Linda Clampitt, Vice President of CU Members Mortgage, a division of Colonial Savings. “This service completely revolutionizes the mortgage application process. The loan decision, based on the submitted financial information and credit report, is usually delivered within three minutes. It is not merely a pre-qualification, but a firm loan approval. Members can even

print an approval letter right from their computer and be in a position to make an offer on a home the same day.”

All information is encrypted using the most sophisticated technology available, and members can access their application with a private password. After the application has been submitted, a professional loan officer contacts the buyer to provide assistance and prepare all closing documents. The process can be accessed through either the CU Members Mortgage site or can be private labeled for participating credit unions.



FCUL Calendar of Events

AUGUST 2002

Date	Event
7	FCUL Internet Distance Learning Web cast - Fee: \$149
11-13	FL, GA, SC Regional CU Security Officials Conference Hilton Head, SC - Fee: \$225
21-22	2002 Legal Summit Orlando - Fee: \$475
28	Train the Trainer Workshop Orlando - Fee: \$99
29	Train the Trainer Workshop Ft. Lauderdale - Fee: \$99

SEPTEMBER 2002

Date	Event
4	FCUL Hike the Hill Washington, D.C.
15-19	Florida Credit Union Management Institute (FCUMI) Orlando - Fee: \$775
25	FCUL Small Credit Union Conference Tampa - Fee: \$99



CHAPTER MEETINGS

For further information, please refer to the League Website
www.fcul.org

- Broward Chapter**
August 13 • September 10
- Central FL Chapter**
August 15 • September 19
September 24 Golf Tournament
- Escambia Chapter**
August 8
- Gulf Coast Chapter**
September 12
- Northeast Florida Chapter**
September 12
- Sara-Mana Chapter**
August 8
- Southernmost Chapter**
August 20 • September 17
- Tallahassee Chapter**
August 20
- Tampa Chapter**
August 13

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