



Florida Credit Union News

A publication of the Florida Credit Union League 

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FLORIDA'S GOVERNOR AND CABINET SALUTE INTERNATIONAL CREDIT UNION WEEK

Florida Governor Jeb Bush and the Florida Cabinet officially declared the week of Oct. 14-20, 2002, as International Credit Union Week in Florida. Florida Secretary of State Jim Smith offered the resolution, adopted unanimously by the Cabinet board at the October 8, 2002, meeting.

Laida Garcia, Chairman of the Florida Credit Union League, Guy Hood, President/CEO of FCUL and Aletta Shutes, Executive Vice President, were on hand to receive the resolution from the Governor and Cabinet. Ms. Garcia thanked the body for the resolution and closed her remarks with a tribute to Comptroller Bob Milligan, head of the Florida Department of Banking and Finance for his years of service as the chief state regulator of credit unions. Milligan is retiring from office in January.



(From L-R) Comptroller Bob Milligan, Secretary of State Jim Smith, Governor Jeb Bush, Attorney General Bob Butterworth, Treasurer Tom Gallagher, Education Commissioner Charlie Crist, FCUL Chairman Laida Garcia, FCUL President/CEO Guy Hood, FCUL Executive VP Aletta Shutes

FCUL Persuades NCUA to Alter Position on Public Deposits

In a significant ruling for the Florida Credit Union League, the NCUA has altered its policy and now states that federally insured credit unions in Florida now can be qualified public depositories as far as the NCUA is concerned. In previous opinions, NCUA did not find any authority for CUs to act as guarantors of losses caused by other CUs — an interpretation that would have effectively prevented federal credit unions in Florida from becoming public depositories.

NCUA recently made changes in its “incidental powers” rule which prompted FCUL to ask NCUA to reconsider its past rulings on Florida credit unions, the Florida public depository program and the manner in which the state of Florida selects qualified public depositories.

NCUA’s ruling puts credit unions one step closer to eventually being allowed to accept public deposits. The Florida Legislature must now give the final authority with passage of legislation authorizing credit unions as qualified public depositories.

FCUL Executive Vice President Aletta Shutes wrote to NCUA following NCUA’s change in “incidental powers” rule to ask whether the Federal Credit Union Act permits federally insured CUs to receive public deposits when state law requires public depositories to guarantee the public deposits held by like-chartered institutions. The League is considering asking the Florida Legislature at its next general session to approve a proposal that would remove any state prohibitions that would prevent credit unions from acting as qualified public deposits. Previous attempts

had been frustrating because of the NCUA policy which did not authorize Florida credit unions to become qualified public depositories.

FCUL President/CEO Guy Hood praised the NCUA for its ruling. “There is no question that our constant persistence and determination in presenting our case and appealing to the policy makers at NCUA has led to this decision. We applaud the open mindedness and willingness that NCUA exhibited throughout this period in working to develop a policy that favors Florida’s credit unions. This ruling represents one important step on the path toward allowing credit unions to participate in the qualified public depository program.”

In stating the agency’s policy altering decision, NCUA General Counsel Bob Fenner wrote: “We have reconsidered this view and believe that under the analysis of our incidental powers rule, [a federal credit union] may guarantee public deposits held by other credit unions when required to do so by state law as a condition of accepting public deposits.”

Fenner added that in “reconsidering our previous position on this question, we have determined that, if authorized under their charter laws, [federally insured credit unions] may guarantee public deposits in this manner subject to the NCUA Board’s approval. The [Federal Credit Union Act], therefore, does not impose any impediment to your proposed amendment of the Florida law.”



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www.fcu.org

Continuing to Deliver

In last month's *Florida Credit Union News*, we reported the results of a member survey conducted for us by CUNA Research. The survey, a wide-ranging examination of how our affiliates felt about us and the issues that concerned them, gave high marks to the job FCUL does for you. It also identified what issues you felt were most beneficial to your credit union and your members.

In comparing the results of this year's survey with last year's, FCUL continues to grow in importance and quality to you. Our highest marks came when the survey asked how you felt about our friendliness and professionalism. Needless to say, we are grateful for the kind marks you gave us, and we pledge to continue to strive to deliver to you what you have said you want, i.e., a world-class trade association.

In that light, we were extremely pleased to be able to report to you the successful achievement of something that we have been working on for several years. As noted in our lead story this month (see p. 1), NCUA, as a result of a question submitted by FCUL on the public depository issue, has altered its previous policy that for all intents and purposes prevented Florida credit unions from accepting public deposits. In Florida, unlike other states, the state has established a very stringent set of rules governing how financial institutions become qualified public depositories. Because of those rules, credit unions have been excluded from even being considered to be a part of the program. Even if the legislature were to adopt a change in the statute to allow credit unions to be considered, under prior NCUA policy governing public depositories, Florida's requirements for cross-collateralization of securities backing the deposits would be in violation of NCUA policy. A change in FCUL's "incidental powers" rule prompted us to ask them to again review this policy.

We applaud the willingness of NCUA, through Chairman Dennis Dollar and Board members Joann Johnson and Deborah Matz, to listen to us. Their flexibility and leadership have resulted in a ruling that underscores their commitment to fashion NCUA policy on a case-by-case basis.

The latest decision brings us one step closer to success. It is an important first step that puts us in a position to now go back and ask the Florida Legislature to

consider an amendment to Florida law that would allow Florida's credit unions to participate in the state qualified public depository program. This next step won't be easy. Believe me when I tell you that the Florida Bankers Association has vowed to fight us every step of the way. As important as we might consider this issue, the FBA has drawn a "line in the sand" and will make every effort to defeat us.

Whatever is decided as the path we should follow on this issue, understand that we will give it the same dedication and determination we give to every issue in which we represent you. We succeeded several years ago when we went to Washington on the membership issue. This time the issue resides in Tallahassee. The strength and support you provide will be critical.

Your confidence and faith in us will help us prevail.



*Guy M. Hood
President/CEO*



FCUL President Guy Hood and former New York Mayor Rudy Giuliani. Guy had the honor of meeting Mr. Giuliani at the CUNA Symposium where Mr. Giuliani was the keynote speaker.



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

MRMC Employees FCU celebrated its grand opening for its new location earlier this year. Formerly, the credit union was a part of the hospital facility for which it served; now, the credit union has its own building.

The credit union was established in March 1979 and has around 2,000 members and 6.5 million in assets.



(L to R) Kena Brown, Dawn Dean, Marilyn Thomas, Patty Eubanks and Cathy DiFruscio stand in front of their new building

FSH Employees Credit Union Holds Voter Registration Drive

It's voting time again and every vote is important. That's why **FSH Employees Credit Union** in Chattahoochee recently held a voter registration drive.

"The reason we had the voter registration was to show our (the credit union) patriotic duty to encourage our members to not only register to vote but to vote in the upcoming election," said Bill Enfinger, CCUE, President of the credit union.

The festivities included free hotdogs, chips and sodas, as well as, a visit from Cliff Thomas, House (D-7) candidate and FSH

ECU member. Rep. Curtis Richardson (D-8) also stopped by.



(L to R) Bill Enfinger, CCUE, President, FSH Employee CU; Rep. Curtis Richardson (D-8) and Cliff Thomas, House candidate for District 7.

Health Services Credit Union Receives Superior Rating

Health Services Credit Union has received its 31st consecutive Superior Financial Rating and has been declared "one of the safest financial institutions in the nation" among the thirty thousand institutions rated by IDC Financial Publishing, Inc. Great job!!



Hats Off to...

the following credit union executives who recently graduated from the CUES Management Institute:

- Kirk Becker, **Florida Credit Union**
- Wendy Koford, **Florida Credit Union**
- Lynn Myers, **Tyndall FCU**
- Jennie Sims, CME, **Central Florida Educators' FCU**
- Cina Tucci, **Tropical Financial CU**

T'is the Season for Chapter Golf Tournaments

The **Central Florida Chapter** recently held its Inaugural Bernie Arvin Invitational Golf Tournament at Celebration Golf Club in Orlando. The proceeds (almost \$9,800) benefited the Children's Miracle Network and Florida CUPAC. Mr. Arvin was pleased to have the tournament named in his honor. He retired from Gulf States Credit Union last year.

Bill McCoy of **Fairwinds Credit Union** was the event coordinator, and he did a great job with the help of many other volunteers!



(L to R) Bernie Arvin, CCUE, former CEO of Gulf States CU and Rick Skaggs, Vista FCU. Gary Teramae, new CEO for Gulf States CU in the background.

The **Northeast Florida Chapter** golf tournament was also, in large part, to benefit Florida CUPAC. The proceeds totaled more



Kathy Harrison announcing winners and acknowledging sponsors at the Northeast Florida Chapter golf tournament.

than \$19,000! Kathy Harrison of **Florida Telco Credit Union**, hosted a wonderful event. She also had a great team of volunteers for the event.

The **Pinellas Chapter** held its first ever Chapter golf tournament to benefit the Children's Miracle Network and Florida CUPAC. The proceeds totaled almost \$6,000. This tournament was very well

supported by credit unions and vendors from the Pinellas and Tampa areas. Annie Cox of **CUFocus**, Jolynn Coleman of **Gulf Shores Credit Union** and Marie Peet of **Bay Pines Federal Credit Union** organized the tournament. Marie is also the Chapter President.



(L to R) Annie Cox, Jolynn Coleman and Marie Peet





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 Security Program Considerations - Letter to Federal Credit Unions No. 02-CU-12

This letter reminds credit unions how very important it is that credit unions not lose sight of physical security considerations. This letter discusses NCUA's Rules and Regulations, Part 748, security programs, security devices, risk considerations, post-event procedures, training information and program maintenance.

E-mail Contact Information for Rapid Dissemination of Critical Information - Letter to Federal Credit Unions No. 02-CU-11

NCUA is requesting that credit unions provide contact information for two separate situations that have different notification requirements. The first situation is the investigation of the September 11, 2001, terrorist attacks and requests either an electronic mail (e-mail) address or a fax number for a contact person in order to receive the "Control List." This information may be provided by completing the form provided on NCUA's Website or attached to NCUA Letter to Credit Unions 01-CU-18. The second situation is for emergency notifications and requests only an e-mail on each Call Report that is submitted.

Allowance for Loan and Lease Losses - Letter to Federal Credit Unions No. 02-CU-0

This letter provides information on NCUA's Interpretive Ruling and Policy Statement (IRPS) on Allowance for Loan

and Lease Losses (ALLL) Methodologies and Documentation for Credit Unions.

Future Computer System Requirements for Processing Electronic Call Reports (Forms 5300 and 5300SF) and Report of Officials - Letter to Federal Credit Unions No. 02-CU-10

This letter is to inform credit unions that starting with the September 2002 Call Report cycle that NCUA will no longer issue Call Report programs that run on the Windows 3.11 operating system. This is because NCUA is introducing enhancements to the Call Report and Report of Officials programs that will make them easier for credit unions to use, run more efficiently, and be less costly for NCUA to support.

Government to Accept Notice Authorization & Business Checks for Conversion to Automated Clearing House (ACH)

The Treasury Department issued a final rule that revises the ACH rules that affect the federal agencies when they attempt to convert check or share draft payments made to them into ACH debits. The rule will govern check payments made to a federal agency onsite at a lockbox location and over the Internet. If a member buys a service or good from a federal agency using ACH, then Treasury's ACH rules apply rather than the NACHA Operating Rules.

This rule became effective May 13, 2002.

Accounting Manual for Federal Credit Unions with Less than \$10 Million in Assets

The NCUA has rewritten its Accounting Manual for Federal Credit Unions (Manual)

regarding accounting and financial reporting practices. Under the Credit Union Membership Access Act (CUMAA), credit unions with \$10 million or more in assets are required to follow generally accepted accounting principles (GAAP) in the call reports they file with NCUA. NCUA emphasizes that these federal credit unions should not look to this Manual as a guide in accounting for financial transactions and reporting. Those credit unions with \$10 million or more in assets should look to the GAAP rules promulgated by the Financial Accounting Standards Board (FASB) and the American Institute of Certified Public Accountants (AICPA). This Manual is targeted to those credit unions with assets under \$10 million and aims to streamline and simplify its guidance on regulatory accounting practices.

For a copy of NCUA's Accounting Manual, go to:

http://www.ncua.gov/ref/accounting_manuals/accountingmanual.pdf

Federal Trade Commission (FTC) Final Rule on Extending Time for E-Mail Parental Consent under COPPA

The Federal Trade Commission (FTC) issued a final amendment extending until April 21, 2005, the time period to allow the continued use of e-mail consent from a parent as "verifiable parental consent" for internal use by the Website operator. The original rule permitted e-mail consents until April 21, 2002, and the FTC issued a proposal in November 2001. The final rule permits Website operators to use an e-mail message from the parent, coupled with additional steps, to obtain verifiable parental consent for the collection of personal information from children for internal use by the Website operators.

Upcoming Conferences and Workshops



Cassandra Grayson

Accounts & Accounts Svcs. Compliance Legal & Regulatory Developments for 2002

Webcast, November 12, 2 p.m.-4 p.m. (EST)

This Webcast is an overview of the most significant federal legal and regulatory developments affecting credit unions during the last 12 to 15 months. The following are some of the new developments to be discussed:

- **Bank Secrecy and the revisions to the Patriot Act**
 - Customer-member identification procedures
 - OFAC issues and developments
- **Policy and documentation concerns such as:**
 - Policy and Procedures 12 CFR 748 and BSA requirements
 - Patriot Act—Section 326 revisions effective 10-25-02
 - Information gathering, verification options and documentation requirements
 - Regulation CC developments and compliance requirements
 - Compliance and training obligations often overlooked by credit unions
 - Case law developments including right of offset in light of certain restrictions regarding “protected accounts”
 - Review the Lopez and Tom’s cases and discuss the credit unions’ rights regarding offset and NSF procedures
 - Recent NCUA letters and developing case law and/or/regulatory concerns.

This Webcast is for CEOs, managers, compliance officers/specialists, front line staff and supervisors. *Registration fee per credit union: \$149.*

STAR, VAP and MERIT Certificates

VAP CERTIFICATES:

Florida West Coast CU: Carmen Bell
Gulf States CU: Richard Ferlazzo
Harvesters FCU: Tommy Surles
Pan Am Horizons FCU: K. Van Fleet Bailey, Edwin Cordero
SunState FCU: J. C. Webb

STAR CERTIFICATES:

Bay Pines FCU: Elaine McCall
Campus USA CU: Elizabeth Byrd
Central Florida Educators FCU: Krista Uffelman
Central Florida HealthCare FCU: Kelle Boneta, Sylvia Chardon
Central Florida Postal CU: Brenda Marafioti
Community Educators’ CU: Shelly King, Joseph Martin
Fairwinds CU: Tami Barnett, Sharon Kern, James King, Christa Reedy
First Choice CU: Mary Beardsley, Natalie Pickrell
Florida Aircraft FCU: Jasmine Fisher
Florida Central CU: April de la Vina, Cheryl Lay, Male Rivera, Heather Wooten
Florida Commerce CU: Suzanne Elliott, April Owens
GTE FCU: Erin Eaton, Sharyn Kunkel, Michelle Moore, Estrella Wilkinson
Harvesters FCU: Amanda Cook, Barbara Ward, Kelley Wheeler, Melanie Velaski
Health Services CU: Elizabeth Armstrong
Indian River FCU: Kay Ann Smith
Jax FCU: Lacresa Tucker
MacDill FCU: Deborah Hopkins
Pen Air FCU: Carol Cole, Christine Crawford, Shirley Harris, Tina Linn, Heather Saucer, Tracie Stevens, Cynthia Thornton

Pinellas County Teachers CU: Cynthia Griffin, Angie Hausdorf, Jeremy Krans, Nancy Sanchez, Faith Schmidt
San Antonio Citizens FCU: Linda Lawton, Ana Medina
Seminole Schools FCU: Linda Cara, Alice Malone, Teresa Smith
St. Petersburg Municipal ECU: Gale Wright
Suncoast Schools FCU: Danielle Adkins, Alisa Ammerman, Lora Atkins, Juanita Bartels, Cynthia Beach, Linda Brooks, Kristy Broughton, Hope Clough, Janice Cunningham, Pamela Diaz, Ann Fischer, April Flasher, Sherry Floyd, Diana Forero, Linda Guthrie, Dawn Harlan, Andrea Harrell, Tijuana Harris, Ryan Hill, Callie Keppler, Leah Kripas, Pamela Lamatrice, Takita Lee, Jill McDaniel, Lisa Rodriguez, Laura Simmons, Debora Sparkman, Judith Straley, Melanie Starks, Carolyn Szigeti, Rochelle Thorne, Angie Topper, Cathy Turenne, Gretchen Watson
Sunshine State CU: Elizabeth Abbas, Lisa Arnold, Lana Dupont, A. VanLandingham
Tallahassee-Leon FCU: Jessica Dougherty
VyStar CU: Kristina Anderson, Toni Coleman, Danielle Parrott

MERIT CERTIFICATES:

Florida Central CU: Julie Flatt, Donna Haynes
IBM Southeast ECU: Yvette Wilder
Martin FCU: Hope Feaster
Pen Air FCU: Tracie Stevens
Suncoast Schools FCU: Charlotte Alvarez, Patti Berry, Karen Encinosa, Susan Perritt
VyStar CU: Alan Baughman, Sharon Hill, Meredith McDonald, Christina Sarabia



Just a reminder:

2003 Annual Convention dates have changed!

New dates:

May 28-30, 2003

Credit Union Political Action

FCUL Governmental Affairs: Wheels in Motion

The Governmental Affairs Department has focused its efforts of the last few weeks visiting with candidates for local, state and national office and organizing events to bring the candidates and credit union leaders together. Strengthening already-developed relationships and building new relationships with legislators will be very important for the future.

Chapters and the League Meet & Greet with Success

The Tampa, Palm Beach, North Central and Tallahassee chapters have each held successful Meet & Greet receptions. A total of 29 candidates attended the four meetings and visited with hundreds of credit union professionals and volunteers. At each event, the candidates had the opportunity to introduce themselves, and in return, become educated about credit unions.

This election year the chapters have really stepped up their involvement in the political process. The League has so many people to thank—too many to list here—for their leadership in making these events a reality. We are glad for a break, but look forward to even more local grassroots action in the elections of 2004!



Jennifer Carroll, Republican candidate for US Congress, D-3, speaks at N. Central Chapter's Meet & Greet.



Deb Woodlief, SCORE FCU, Tallahassee Chapter Pres.; Sen. Richard Mitchell (D-4) and FCUL Exec. VP Aletta Shutes at the Tallahassee Chapter's Meet & Greet.



Adam Hasner, Republican candidate for House, D-87 and FCUL Exec. VP Aletta Shutes at the Palm Beach Chapter's Meet & Greet.



(L to R) Cliff Thomas, House candidate for District 7; Deb Woodlief, SCORE FCU; and Bill Enfinger, FSHCU.



(L to R) Jim Snelgrove, Vol. Board Member, THE CU of Palm Beach County; Attorney Gen. Bob Butterworth, Democrat candidate for Senate, D-25; Mary McCarty, Palm Beach Cty. Commissioner; and John Deese, CCUE, CEO, THE CU of Palm Beach County, at the Palm Beach Chapter's Meet & Greet.

On the Road...for the Credit Union Movement and You

Aletta Shutes, Mark Landreth and Grace Potter Freni—your FCUL lobbying team—have been on the road attending fundraisers and meeting with candidates at their campaign headquarters to tell the credit union story to all who would listen.



Rep. Frank Peterman (D-55) and Grace Potter Freni, FCUL.

Recent travels include a Tampa Bay Bucs Tailgate Democratic Party fundraiser where several Tampa area

Democratic candidates were presented CUPAC checks. Just days later, the team attended a Republican Party fundraiser in Orlando where they were able to meet several candidates. Events such as these bring candidates together, providing the perfect opportunity to meet several candidates at one time and



FCUL Exec. VP Aletta Shutes, Sen. Alex Diaz de la Portilla (R-36) and Senator-elect J.D. Alexander (R-17).

to deliver CUPAC checks.

In the last few days before the election, the team divided the state and traveled separately to all parts of Florida.

Trips were made to Jacksonville, Palatka, Gainesville, Wesley Chapel, Tampa, St. Pete, Clearwater, Tarpon Springs, Orlando,



Grace Potter Freni, FCUL, and Rep. Frank Farkas (R-52) at his campaign office in St. Petersburg.

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On the Road...

continued from page 6

South Miami, North Miami, Kendall, Lauderdale, Pembroke Pines, Homestead, Westchester, Delray Beach, Ft. Lauderdale, Ormond Beach, Port Orange, Lake Buena Vista, Apopka, Winter Haven, Lakeland, Lake Mary, Winter Park, Oviedo, Marianna, and Monticello (In our road weary state we may have forgotten one place or another!). Plus, there have been numerous events in Tallahassee for candidates from all around the state.

There are many “not pictured” events such as a golf tournament fundraiser for Rep. Ken Littlefield where Grace and Tim Baldwin, CEO of San Antonio Citizens FCU, played with a foursome that included the head lobbyist at the Florida Bankers Association! Also “not pictured” is when Mark slipped in the back of the room of a speaking engagement of a candidate who acknowledged Mark’s presence by immediately talking about how wonderful credit unions are to the group that had no direct ties to the credit union industry!

Your lobbying team is making a difference, and with your help, will build a network of legislative ties to rival any association in Florida.

Mica Meet & Greet Held at Symposium

Dan Mica, CEO of CUNA, hosted a Meet & Greet for his brother, Congressman John Mica, in Orlando during the CUNA Symposium. Dan Mica invited other state league and credit union leaders to meet his brother who is in a tough re-election race in Florida. Several Florida credit union professionals and volunteers came by to support both Dan and John Mica.



(L to R) Tom Shea, Volunteer Board Member, THE CU of Palm Beach County; Congressman John Mica and Bill Marquardt, CEO, City County CU

Part II: Technology and Its Implementation

“Change is hard because people overestimate the value of what they have—and underestimate the value of what they may gain by giving that up.”

— James Belasco and Ralph Stayer
Flight of the Buffalo (1994)



Liz Russell

In the October issue of the newsletter, I touched on some of the technological tools available to assist in HR practices. This month I’ll discuss the implementation of the technology. Change is good; however, getting people to change can be most difficult. Think back to the first days of debit cards. How difficult was it to demonstrate to established customers the benefits of using ATMs as opposed to live tellers? The introduction of a new HR technology has the same concept used with any change. The danger is the tendency to overlook basic human nature. The quote above expresses the difficulty in getting people to understand the benefit within the technological advances.

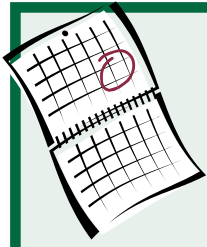
Let’s start by looking at the start up of a Web-based portal for employees to access benefits and other information. Employees are able to access their personal information quickly, make changes easily with little or no intervention from HR staff and retrieve up-to-date information at any time. OK, so what’s the problem? In this case, “if you build it, they will come” simply won’t work without planning. Some people embrace technology easily, others go kicking and screaming; plan for the latter. To prevent potential problems, make it a priority to consult with the people who will be most affected. Start with the staff that will be managing the technology. Have they bought into this concept and are they willing to do whatever it takes to encourage others to use it? If they are uncomfortable, find out why. Is it something more training will help? Are they getting feedback from other employees they are mirroring to management? Is the reticence legitimate

or will they just need to “bite the bullet” and accept the change? There is a danger in pushing too aggressively without listening to those people. At the same time, you can’t afford to let fear (yours or anyone else’s) hold you back. Be sure to assess the impact of the change on your credit union, take time to process, incorporate the good suggestions and move on.

Next are the employees who will be on the receiving end of the service. Now’s the time to market the concept in the same way you would roll out a new service to your members. For example, have a “kick-off” party to introduce the new tool. Then, train, train and train. People learn in a variety of ways so be sure to include both visual and auditory aids. Also, make arrangements for one-on-one training. After the introduction, make sure the motivation to utilize the new technology continues. For example, set the system up to move people onward by giving them the option of using the old or the new method; then gradually take away old options, making sure they become less convenient.

The process of implementing a new technological tool can be difficult. It requires participation of all those affected, strong leadership and a steady will. The payoff? Technology, when implemented correctly, can help keep your organization on a clear and steady course toward the future.





FCUL Calendar of Events

November 2002

Date Event

FCUL Internet Distance Learning

12 Webcast - Fee: \$149

28 Thanksgiving

December 2002

Date Event

25 Christmas

CHAPTER MEETINGS

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

Central FL Chapter

November 21

Escambia Chapter

November 14

Gulf Coast Chapter

November 14 • December 6

Northeast Florida Chapter

November 7 • December 12

Sara-Mana Chapter

December 12

Southernmost Chapter

November 19

Tallahassee Chapter

November 13 • December 12

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