



Florida Credit Union News

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October 17 – International Credit Union Day Celebrates “Building a Better Tomorrow”



For 54 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

In 1848, Friedrich Raiffeisen, mayor of Flammersfeld, Germany, conceived the idea

for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 112 million people belong to 37,000 credit unions around the world.

Member service is the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and the community as a whole.

In the 2002 American Banker/Gallup Consumer Survey, credit unions ranked #1 again in consumer satisfaction—18 years and counting. The survey gave credit unions higher ratings than banks and other financial institutions on trustworthiness. And we are first in service. The poll found more people

who use credit unions as their primary financial institution say the quality of their service is improving compared to those who use banks.

This International Credit Union Day, invite your members and your community to see how your credit union is building a better tomorrow.



League's Lobbyist Appointed Secretary of State



Jim Smith

FCUL's contract lobbyist, Jim Smith, was appointed Florida's Secretary of State by Governor Jeb Bush, recently. Jim replaces Katherine Harris who resigned to seek a Congressional seat in the Sarasota area. Jim will serve until January 7, 2003, when the office becomes a

non-elective position under the governor. Jim says he will not serve beyond that date.

Jim served as Secretary of State for eight years previously, 1987-1995. Prior to that, he served eight years as Florida's Attorney General.

Bernie Parrish and others at Ballard and Logan will continue to serve FCUL as lobbyists in Jim's absence.

FCUL congratulates Jim Smith on this appointment by Governor Bush.



Gov. Jeb Bush looks on while Jim Smith, with the help of his three granddaughters, is sworn in as Secretary of State.

Florida Credit Union League Board of Directors

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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

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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

Thomas J. Shea

District #6 Director

THE CU of Palm Beach County

Jace Reyes

District #7 Director

Miami Postal Service CU

Tim Baldwin

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Greg Blount

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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@fcu.org.

President: Guy M. Hood

VP of Communications: Mark Ivester

Managing Editor: Amy Jowers

www.fcu.org

Down the Stretch

As we highlighted in last month's issue of *Florida Credit Union News*, we have picked up the pace considerably in our involvement in the political process. Numerous "Meet 'N Greet" have been organized by our staff to allow you and all your colleagues to meet candidates seeking election to various elective positions. We also have conducted scores of interviews with candidates seeking our support to both educate them on credit union issues and to determine their level of support of credit unions. Most likely, when you read this current issue, the first primary will be just a few days away.

Does that mean our intensity will subside? No.

The conclusion of the first round of campaigning simply means that each race is now defined with a set number of candidates in each race. That means our focus will be more precise. It also means that candidates will begin a new round of seeking our support of their election. That is where you come in.

Keith Leggett, senior economist for the American Bankers Association, recently wrote in a column that was featured on the ABA's website the following: "It is obvious that credit unions and their leagues are walking the walk and talking the talk. In the world of put up or shut up, they are putting their money on the table. Credit unions are clearly raising the stakes in the Washington political game. We, as bankers and banker supporters, need to ante up if we are going to play this game. It will require perseverance and doggedness. We can no longer be

lackadaisical about the coming credit union storm."

Mr. Leggett is a noted credit union basher, but his message was not intended for our eyes. They were to his banker friends urging them to ante up if the bankers were to compete for votes on Capitol Hill. In other words, friends, they have seen us, they fear us, and they are sounding the alarms. In my mind, it means they are now going to get serious.

That means we must continue to work hard and make sure that candidates supportive of credit unions get our help. That means money, that means volunteers and that means turning out the vote to help them win.

Candidates know we're out there. Congressmen now speak before our chapters. Legislators have credit union CEO's and volunteers in their Rolodex's. And, they look to us to help them win elections. We can't lose the advantage we are achieving.

One of the easiest ways to help out and participate is to make a contribution to our Credit Union Political Action Committee (CUPAC). Another way is to invite your members to be a part of CUPAC through our "Deduct-a-Buck" program. Our members are our greatest strength and many of them would be thrilled to participate. Simply contact our staff to find out how your credit union can participate.

We have come a long way in the past six years. Once again, we have the chance to show what we're made of.



Guy M. Hood
President/CEO

Hiking the Hill as You Read

Right now, as most of you are reading this, 50 Florida credit union representatives are participating in Hike the Hill in Washington, D.C. They are meeting with congressmen, senators and other important legislative officials spreading the word about the credit union movement. They are promoting Florida credit union political action, keeping credit unions visible before

Congress. These face-to-face meetings are important and give credit union managers and volunteers the opportunity to talk about what they do and how they are affected by what Congress does.

So, while you're reading, someone is working to improve the future for your credit union.

ITEM PROCESSING & IMAGING AT SOUTHEAST CORPORATE SOARS PAST ONE YEAR MARK

Starting from scratch with no people, no equipment and no business, just one short “challenging” year later, Southeast Corporate’s Item Processing and Imaging Center (IP&I) in Jacksonville is processing approximately five million items a month for 82 credit unions. At the same time, Southeast has a sister Item Processing and Imaging center in Miami gearing up to open in November. Both sites utilize the latest in imaging technology and offer member users software that allows time-saving functionality, high quality, fast image retrieval and are linkable to a member’s home banking service.

Kay Moon, senior vice-president-correspondent services at Southeast states, “The year has been both challenging and exciting. It has been very rewarding working with the credit unions and seeing how well received our IP&I service has been.”

According to Southeast Corporate’s President and CEO Bill Birdwell,

“Southeast’s entry into the item processing and imaging market has been good for credit unions whether they use our services or not. Our entry has forced competitors to lower their rates to better compete. The birth and growth of our item processing and imaging services has impacted all of our staff here at Southeast. The teamwork between staff in Tallahassee and Jacksonville as well as their willingness to weather the bumps in the road together, has made the service go smoothly for our members.”

Southeast’s IP&I service is slightly exceeding volume projections and thus a second check sorter was added during the year. Technology growth has meant the addition of Internet based functions such as file transfer and OnDemand reporting. File transfer eliminates the need for credit unions to do additional data-entry; they simply upload files from their system to Southeast.

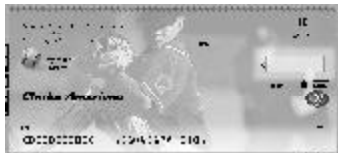
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Clarke American Introduces New Cause-Related® Check Design

Clarke American steps up to the plate for Little League Baseball® by introducing one of its new cause-related check designs, Little League Baseball. A portion of the proceeds from this check series benefits Little League Baseball programs.



The checks feature five different action scenes of “Little Leaguers®,” including pitching, batting, catching, patrolling the outfield and sliding in to home base. A three-dimensional baseball is pictured beside the payee line on each tan-bordered check, which also includes the official Little League Baseball logo. Red whipstitching decorates the top of the



checks. Three coordinating return-address label designs are also offered. Customers of

Clarke American’s financial institution partners may order these new products via telephone, the Internet or through their branch.

“Now more than ever, Americans are sharing the spirit of giving,” said Linda Caldwell, director of marketing at Clarke American. “These new check designs allow customers a unique way to pitch in and contribute to Little League Baseball programs in communities around the country.”



New Telephone System at FCUL

We have a new telephone system! Both the local number (850.576.8171) and the 800 number (800.342.1266) are still the same however, the menu and extensions have changed.

When you call the League, a recording with a new menu will begin. If you know the person’s extension you are trying to reach, dial their extension at any time. Or, choose one of the menu options shown below.

New Menu Options:

- Dial...
- 7 for the staff directory
 - 0 for the operator
 - 2 for Card Services
 - 3 for CU Member Mortgage
 - 4 for HRx
 - 5 for CUNA Mutual at FCUL

New Extensions:

Aletta Shutes	1006
Amy Jowers	1020
Anita Stoumbelis	1140
April Bobadilla	1162
Becky Sammons	1008
Bill Berg	1028
Brad Sanders	1030
Brandi McGahee	1114
Brian Weaver	1174
Cassandra Grayson	1036
Cathy Cameron	1054
Connie Stoutamire	1052
Deirdre Osowski	1104
Detra White	1144
Doris Lee	1116
Fred Hunter	1172
Grace Potter Freni	1010
Guy Hood	1004
Judy Melcher	1040
Keith Hopkins	1170
Liz Russell	1142
Mark Ivester	1022
Mark Landreth	1012
Marvin Garland	1102
Scott Morgan	1110
Sue Mckenzie	1124
Tanya Bond	1004

STAR, VAP and MERIT Certificates

VAP CERTIFICATES:

Bay Pines FCU: Anthony Dobies, David Greenfield, Joseph Langhans
City County ECU: Tracy Bruch, Craig Cramer, Carol Tresca
Escambia County ECU: Arthur Maltby, Betty Minton, Brenda Renfroe
Fairwinds CU: Kelly Leary
Florida West Coast CU: Carmen Bell
Gold Coast FCU: Carolyn Stevens
Gulf States CU: Richard Ferlazzo
Harvesters FCU: Tommy Surles
Indian River FCU: James Jenkins, Haynes McDaniel
McCoy FCU: Fred Bierbaum
Metro North FCU: Larry Ward
Miami Firefighters FCU: Gary Dagnan, Frank Myers, Anthony Prado
Orlando FCU: Robert Hamilton
Pan Am Horizons FCU: John Breslin, Raymond Monti
Pinellas County Teachers CU: Diane Nelson
Seminole Schools FCU: Paula Lindamood, Keith Straw
Suncoast Schools FCU: Earl Whitlock
Tyndall FCU: Virginia Specht

VLP CERTIFICATES:

Escambia County ECU: Betty Minton
FAA CU: Rod Gonzalez
Florida West Coast CU: Carmen Bell
Metro North FCU: Larry Ward
Miami Postal Service CU: Beth Cavallaro
SunState FCU: Jack Gamble
West Coast Federal ECU: Jack Reffett

STAR CERTIFICATES:

Bay CU: Windie Bass, Becky Harris, Jackie Lundy
Bay Pines FCU: Becky Harris, Debra Ryan, Karen Frank
Bell-Tel CU: Cindy Baker, Melinda Butler, Marjorie Campbell, Melody Cooper, Sharon Delano, Dena Graves, Cory Hodgerson, Veronica Keefe, Barbara Larson, Nanette Milton, Alka Nayee, Angela Toth, Alice Vorachek, Ellen Williams
Broward Schools CU: Felicia Green, Amanda Ruddy
Campus USA CU: Erika Cline, Lance Cottle, Vicki Moore, Tina Gehring, Minor, Donna

Lansberry, Margaret Tucker, Francine Shepherd
Central Florida Educators' FCU: Sandra Linger, Stacy Yeziarski
Central Florida HealthCare FCU: Kelle Boneta, Betty Burmeister, Mari Ani Camchong, Carolyn Campbell, Randalynn Candalino, Sylvia Chardon, Jennifer Evans, Sharon Koenig, Deborah Mckinney, Glenroy Nicholas, Trudy Prince, CCUE, Tricia Sandh, Laura Sutphin, Iralda Shollar, Margaret Smiley, Jerry Torres, Glendaliz Trinidad, Bethany Troglen, Samuel Ufret
Central Florida Postal CU: Kathleen Gontarek, Jerry Torres
Community Educators' CU: Joseph Martin, Stephanie Stone, Collene Williams
Fairwinds CU: Cynthia Decker, Angel Iglesias, Denise Hunstein, Kristin Lane, Melissa Mills, Jo Ann Weed
First Choice CU: Lisa Soto
Florida Central CU: Frances Cherry, Sabrina Drzal, Jamay Ghabbour, Donna Haynes, Cheryl Lay, Mary Lewis, Eleanor Maas, Dayanessa Munoz, Tammy Payne, Male Rivera, Brenda Schueler, Sabah Tahri, Melissa Wynn
Florida Commerce CU: Amy Campbell, Angel Carroll, Johnnie Collins, Suzanne Elliott, Donna Haynes, Lisa Hermann, Paula Hietala, Alton Johnson, Monica Kenon, Kevin Meyer, Barbara Pace, Angel Sheffield
FSH Employees CU: Sandy Fallis
GTE FCU: Tina Andrus, Tracy Ballard, Shannon Barnett, Kharon Brown, Judy Carbone, Theresa Carter, Bonnie Castillo, Johnnie Collins, Ida Corrales, Karen Donovan, Denise Drewry, Jane Fitzpatrick, Jackie Garofolo, Delphine Green, Julie Hankins, Debbie Harris, Melissa Hicks, Rodney Hicks, Sempra Johnson, Michael Johnston, Ronannette Jones, Sharyn Kunkel, Susan Lowrance, Susan Marzi, Judy Matienzo, Barbara Miller, Norma Miller, Celeste Perkins, Tracy Petersen, Sandra Pratt, Susan Ruggiero, Kelly Sabourin, Beth Schult, Denise Schultz, Deborah Seymour, Joao Silva, Vivian Simmons, Lisa Sirochman, Melinda Southerland, Rachel Tankersley, Nancy Taylor, Jennifer Trout, Susan Weits, Sharon White, Heidi Whittington, Estrella Wilkinson, Angela Wilson

Harvesters FCU: Krista Armstrong, Ann Butts, Amanda Cook, Maria Morrison, Mary Murph, Nellwynne Robinson, Stephanie Sims, Jammie Snow, Marcia Taylor, Kelley Wheeler
Health Services CU: Elizabeth Armstrong, Shirley Buch, Jocelyn Jones, Hidi McChesney
Indian River FCU: Michelle Gee, Kelly Ingersoll, Gwen Peters, Kay Ann Smith
Jax FCU: Dorothy Devaney, Katherine Agosto Sible
JM Associates FCU: Sandra Johnson
MacDill FCU: Leila Bowman, Tammy Dix, Cathy Kennedy, Charlene Steels
Martin FCU: Cristina Agorilla, Leroy Costner, Nicole Massie, Robert Sanders
Members First CU of Florida: Karen Andrews
NCSC FCU: Dawn Barse
Orlando FCU: Stacy Branson, Danny DeHaan, Gloria Flowers, Virginia Gavin, Lavern James, David Pittman, Allison Plata, Elizabeth Torres, Angela Watson
Pen Air FCU: Cabrini Bowe, Loretta Brooks, Melinda Cannon, Carol Cole, Christine Crawford, Beverly Denham, Melissa Freeman, Julie Gainey, Shirley Harris, Cindy Heal, Gail Infinger, Kristal Kelley, Karen Kling, Tina Linn, Cristina Parker, Beverly Peacock, Heather Saucer, Willie Esther Scott, Jessica Shirley, Tracie Stevens, Lucy Ward, Maritza Woodfaulk
Pinellas County Teachers CU: Julia Berry Smitten, Carrie Cornell, Deborah French, Cynthia Griffin, Angie Hausdorf, Dana Johnson, Jeremy Krans, Marguerite Mambrino, Rebecca Mireles, Daniel Riggs, Michele Ryan, Nancy Sanchez, Faith Schmidt, Connie Thomas, Kay Washer, Meagan Wideman, Kimberly Wolcott
Power 1 CU: Janette Alvarez, Jeffrey Preston
Priority One CU of Florida: Deanna Hennessey
San Antonio Citizens FCU: Rachael Gavin, Mary Hied, Lisa McLeod, Alanda Orender, Glenda Sheppard
Sarasota Coastal CU: Ellen Lapeirriere
SCORE FCU: Lydia Hodges, Richard Jones
Seminole Schools FCU: Barbara Breen, Penny Lewis, Chris Mueller, Sandy Radzak, Teresa Smith

STAR, VAP and MERIT Certificates *...continued*

State Farm Fla. Reg. Off. FCU: Connie Abrams, Rona Davis, Maggie Young

St. Petersburg Municipal ECU: Charisse Griffin

Suncoast Schools FCU: Olga Adams, Danielle Adkins, Frances Aldridge, Mark Allen, Charlotte Alvarez, Juanita Bartels, Katherine Betz, Barbara Blair, Laura Bowen, Linda Brooks, Kristy Broughton, Stephanie Carbone, Karen Cartland, Jennifer Cathey, Sylvia Chapman, Sandra Chubbuck, Krisi Cicero, Diane Clary, Hope Clough, Cheryl Cobble, Karen Cogswell, Liliana Collado, Kimberly Collins, Faith Diaz, Frances Diez, Zahaira Diez, Yvonne Dobson, Linda Dunmire, Martha Erwin, Jeanna Fernandez, Ann Fischer, April Flasher, Vanessa Fletcher, Hope Fretto, Deborah Garcia, Diana Garcia, Alexis Gonzalez, Glissette Gonzalez, Marcy Green, Kim Griffin, Stephanie Gullede, Maxine Hall, Tijuana Harris, Phyllis Harrison, Wayne Hayman, Dorothy Hendry, Ryan Hill, Linda Hillman, Julia Howard, Jamie Humphrey, Belinda Johnson, Susan Klein, Leah Kripas, Malin Langfitt, Sharon Larsen, Takita Lee, Barbara Lesnick, Peggy Majeski, Yaritza Maldonado, Luz Marrero, Jessica Martines, Mayumi Maunder, Jill McDaniel, Karen Merrill, Yadee Mora, Kristen Novakoski, Melissa Neubert, CCUE, Deborah Nodine, Edward O'Neill, Cathy Owen, Diane Perry, Judy Poindexter, Jennifer Pontius, Anita Ramos, Judith Reed, Nora Requena, Victoria Roberts, Elsie Rodriguez, Lisa Rodriguez, Deborah Rosebrugh, Jennifer Russell, Susan Scott, Tonya Simpson, Terri Slater, Amy Snyder, Kevin Snyder, Deborah Sparkman, Jennifer Stillson, Frances Storey, Sharon Sullivan, Lynn Thompson, Jennifer Troutt, Janine Tuero, Cathy Turenne, Julie Uresti, Jose Vilches, Sheila Wanamaker, Cheryl Ward, Gretchen Watson, Joy White

Sunshine State CU: Elizabeth Abbas, Lisa Arnold, Lisa Boyd, Lana Dupont, Theron Gibson, Thomas Long, Patricia McDaniel, Brian Moret, Anna VanLandingham, Cary Wright

Tallahassee-Leon FCU: Jessica Dougherty, Kathleen Jones, Keely Mcbratney, Kywana Sutton

The CU of Palm Beach County: Patrick

Shandorf, CCUE

TMH FCU: Kami Hayes, Jeanie Martin, Zandra Morgan, Andrea Sheperd, Christy Waff

Tropical Financial CU: Susan Eldred

Tyndall FCU: Josie Brimer, Karen Fischer, Glen Frazee, Pam Griffin, Brenda Hill, Li Chin Hooe, Diana Johnson, Lori Johnson, Jaime Smith, Jena Spivey, Susan Von Thun
UCF FCU: Claudia Castaneda, Eva Dvorecky, Penny Jordan, Linda Martin, Lynn Sanfilippo

VyStar CU: Lee Avizinis, Shannon Babcock, Alan Baughman, Chevey Brodersen, Evelyn Collins, April Cox, Brooke Cullen, Karen Dickerson, Cindy Durrance, Lisa Marie Garcia, Rhonda Green, Laura Gordon, Jimmie Griffin, Donna Hayden, Linda Herrington, Tom Huggins, Anthony Kester, Timothy Knapp, Kimberly Lee, Meredith McDonald, David Michael, Shantelle Roberson, Robin Simcoke, Edward Smith, Christal Stanford, Crystal Tompkins, Christina Vess

MERIT CERTIFICATES:

Bay Pines FCU: Renee Cammarano

Campus USA FCU: Troy Battle, Pamela Grimes, Jenny Hunt, Jenny Townsend

Central Florida HealthCare FCU: Yasmin Jones, Colleen Pendergrast, Trudy Prince, CCUE, Iralda Shollar

Central Florida Postal CU: Kimberly Anderson

Community Educators CU: Debbie Lawson

Eckerd CU: Donna Davis

Educational Community CU: Thomasina Jarrell

Florida Central CU: Michele Chaplin, Sabrina Drzal, Julie Flatt, Donna Haynes, Eleanor Maas

Florida Commerce CU: Kathy Weekley

Florida Healthcare CU: Debra Childress

Government ECU of Florida: Dianne Skelton
GTE FCU: Michael Johnson

Martin FCU: Mary Derrick, Hope Feaster

Miami Postal Service CU: Joan Meadors

Orlando FCU: Reshon Page, Patricia Miller

Power 1 CU: Kimberly Romanelli

Sarasota Coastal CU: Twila Eby

Suncoast Schools FCU: Patti Berry, Carmen Garcia, Karen Encinosa, Anita Ramos, Susan Perritt

Tampa Bay FCU: Kelly Annan, Sandra DeLaTorre, Ellen Greenawalt

The CU of Palm Beach County: Patrick Shandorf, CCUE

Tyndall FCU: D. Christine Cain, CCUE, Sue Crutchfield, Undra Middleton, Linda Millman

VyStar CU: Cheryl Akers, Alan Baughman, Mary Best, Audrey Braasch, Kristin Billings, Lisa Marie Garcia, Rhonda Green, Carolina Mcdowell, Mansueta Rector, Leonard Sbinowitz, Almira Vicks, Cassandra Walters, Nancy Westbrook, Betty Williams

Not on the Web? League Offers Links to Non-Internet Credit Unions

More credit unions than not have Internet sites. The Florida Credit Union League's Website has a link to all those credit unions that have their own Internet sites to help assist Internet surfers who are looking for a credit union to join.

But, just because your credit union doesn't have its own Website doesn't mean that Internet surfers can't find you. The League will put up a Web page on its site that can list all of your information (phone numbers, addresses and membership requirements) with no cost to your credit union.

Simply email, call or if you prefer, snail-mail your information to Communications Vice President Mark Ivester. And, in no time flat, you'll have a Web page telling the Internet world all about your credit union. Please include any logos or graphics you might want placed on that page as well.

You can reach Mark at 800-342-1266, ext. 1022, or P. O. Box 3108, Tallahassee 32315-3108. Mark's email address is: mark.ivester@fcu.org.



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

The Board of Directors of **State Employees Credit Union** is pleased to announce the following appointments:



Melba Jordan, CCUE, has been named Chief Operations Officer for the credit union. Jordan has been with SECU for 25 years.

Richard Harper has been named Chief Financial Officer for the credit union. Harper has been with SECU for 21 years.



With the support of **FEC Federal Credit Union**, Ann Marie Smith of North Miami was honored for her achievement in the Education Exchange 2002 college grant program. The Education Exchange is sponsored annually by The Exchange, MPACT, Instant Teller and TX ATM Networks.

Smith, a senior at the School for Advanced Studies, received a \$2,000 Education Exchange college grant.

Best in Bay!

Congratulations to **Bay credit Union!** The credit union was selected as the Readers Choice "Best in Bay" in the category of "Bank/Credit Union" in a survey done by *Panama City News*.

credit unions swept the category! The second and third runners up were credit unions, as well: **Tyndall Federal Credit Union** and **NCSC Federal Credit Union**, respectively.

FAIRWINDS Credit Union Donates \$2,500 to YMCA for Swim Scholarships

FAIRWINDS Credit Union donated \$2,500 to the Blanchard Park YMCA Family Center in order to help provide program opportunities to children within the community who cannot afford to participate. Programs include summer camps, after-school programs, sports camps, swim lessons, seminars and many more.



Ed Baranowski, President of FAIRWINDS, presents check to YMCA Associate Director Heather Theis and YMCA Summer Camp kids.

ECCU: A Business Partner at Work

This letter to the editor was submitted by the business partner coordinator at San Pablo Elementary to the Beaches Leader, a semi-weekly newspaper in Jacksonville Beach.

To the editor:

Schools depend on business partnerships to help enhance their curriculum, give extra tutoring, and reward their students for a job well done.

It is unusual, however, for a business partner to continually and consistently give support to the faculty and students.

The **Educational Community Credit Union** has been business partners with San Pablo Elementary for the past few years. During that time, they have gone above and beyond the guidelines of the program.

Besides displaying the students'

artwork at all times, members from ECCU have come to the school to speak to the teachers and students on finances. They have given cash donations when requested and even when we weren't expecting them. They have participated in reading to the classes and judging inventions. When they received new furniture they thought of us, donating all their office chairs and even a computer desk!

Robert D'Augustine and Cliff Coates have been familiar faces at the ECCU for years. It's so nice that they and other staff members have become familiar to our students and staff. Thank you for a job well done.

Dianne Helihake
Business partner coordinator
San Pablo Elementary

Credit Union President/CEO Attends Annual Congressman Allen Boyd Small Business Conference

Recently, Greg Frith, President/CEO of **Panhandle Educators Federal Credit Union** and President of the Gulf Coast Chapter, attended the 2nd Annual Congressman Allen Boyd Small Business Conference held at Gulf Coast Community College.

Congressman Boyd spoke about small business issues as well as the programs and services available through federal agencies for small businesses in Florida.

"Participating in community events such as this is just one way in which we can show

our commitment to 'People Helping People' and voice the credit union philosophy," said Frith.



Congressman Allen Boyd (left) and Greg Frith, Panhandle Educators FCU

Students Win Awards from Tyndall Federal Credit Union and News 13

With the support of **Tyndall Federal Credit Union** and **News 13**, two local students were honored for their achievements through the G.O.A.L. Program. Robin Rutenberg, an 8th grade student at Mowat Middle School and Deloris Dunn, a 12th grade student at A.D. Harris High School, were selected to with the 2002 Spring Semester G.O.A.L. Program Awards.

The G.O.A.L. (Good attitude, Operate drug-free, Aim for good grades and Learn to help others) Program was developed to recognize teens from the age of 12 to 17 who are involved in community service and possess admirable traits in the areas of attitude, school grades, drug-free living and service to others.

Joseph T. Manning, Chairman of the credit union's Board of Directors, and Bill Byrd, General Manager of News 13 WMBB,

presented each winner with an engraved plaque and a \$500 savings bond during a special ceremony held at the credit union. James McCallister, Superintendent of Bay County Schools, was also in attendance to congratulate the winners and show his support for the G.O.A.L. Program.



Front (L to R): Robin Rutenberg, Deloris Dunn; Back (L to R): Bill Byrd, James McCallister, Joseph Manning

Florida West Coast Credit Union Opens New Main Office in Brandon

Florida West Coast Credit Union recently opened its new main office at 1225 Millennium Parkway in Brandon. The credit union now has four locations to better serve members: two in Tampa, one in Port Richey and one in Brandon.

The new Brandon location offers three drive thru lanes, 24 hour ATM access and extended Saturday hours. It also houses the accounting and executive offices for the credit union.

The building was dedicated to long time employee, Jackie Farmer, who passed away shortly after the dedication after a long battle with cancer.



(L to R): Directors Bud Walsh, Paula O'Neil, Dan Pohto, Veda Landers, Jackie Farmer, former VP of Operations, Gene Gray, Vice-Chairman, Dan Duet, Secretary/Treasurer, Mary Ott Wood, CCUE, President/CEO, Audit Committee Members, Carmen Bell, Mary Mahoney, and Bill Law, Chairman of the Board.

Former CU President Honored for Many Years of Public Service

The Democratic Party of Putnam County hosted a dinner to honor former Putnam County Commissioner and Putnam County School Board member, Sam Taylor. Taylor helped found the **Putnam County Federal**

Credit Union and was president for 25 years from 1969 until 1994. The credit union started out with 100 members and \$200. Today, it has more than 7,500 members and close to \$20 million in assets.

Vista Federal Credit Union Awards Two \$5,000 Scholarships

Vista Federal Credit Union congratulates Kurt Stephanie and Sean Graham, both from Orlando, on being selected as the recipients of the 2002 Vista Difference Scholarship awards. Each of these young men was recently presented with a \$5,000 check from the credit union to assist in financing their college education.

The Vista Difference Scholarship is an annual award presented to two young credit union members. This year's recipients were selected from a field of applicants from all over the country. A committee of Vista Cast Members and Board of Directors selected the winners based on a number of criteria, including GPA, community involvement, extracurricular activities as well as an original essay on the topic "What can credit unions do to impact today's youth?"



(L to R) Jeff York, Vice President of marketing and strategic planning, Kurt Stephanie, Sean Graham and Rick Skaggs, Vice President of lending



Hats Off to...

Martin Federal CU in Orlando for recently completing its Project Differentiation Statement of Commitment packet!

Members First CU of Florida in Pensacola for signing up to implement the Deduct-A-Buck campaign in September!

For more information on Project Differentiation or Deduct-A-Buck contact, Grace Potter Freni, 800.342.1266, ext. 1010.

Credit Union Political Action

The Summer Sizzles with Grassroots Events

Since the last issue of the *FCUL News*, Mark Landreth attended candidate interviews in Miami and Orlando. Lobbyists for 15 different associations, businesses and organizations participated in interviews of nearly 40 candidates in 16 races. He also attended the Jefferson-Jackson gala hosted by the Florida Democratic Party in Ft. Lauderdale along with FCUL lobbyist Bernie Parrish, David Call of Florida Health Systems CU, and Joe Lanteigne of Mercy CU.



(L to R) Rep. Frank Attkisson (R-79); Rep. Joe Negron (R-82); Rep. Holly Benson (R-3); and Mark Landreth, FCUL at CUNA's booth in Denver.

Mark and Aletta Shutes went to the National Conference of State Legislatures meeting in Denver to staff CUNA's booth in the exhibit hall and to meet with the nearly 50 Florida legislators and staffers who attended the NCSL meeting. CUNA's booth was in prime location, situated directly across from the Colorado state host booth, which attracted substantial traffic as they were giving away Kodak film and other creative items.



(L to R) Rep. Will Kendrick (D-10); Mark Landreth, FCUL; Rep. Curtis Richardson (D-8) at CUNA's booth in Denver

While at the conference, FCUL hosted a hospitality suite and co-sponsored the "Florida Night" dinner that attracted 65 participants. Mark was selected to act as "master of ceremonies" for the evening and to recognize the sponsors.

Grace Potter Freni traveled to the Orlando and Tampa areas to meet with legislators and/or their staff representatives. She met with Rep. J.D. Alexander, candidate for

State Senate and a staff member for Sen. Victor Crist. Both Alexander and Crist won without opposition after the end of the qualifying period. She also participated in a brainstorming session with the re-election campaign team of Rep. Bob Henriquez.



(L to R) Digna Alvarez, Shawna Mulford, Rep. Bob Henriquez, Evelyn Hale and Shawn Mattox

Aletta and Grace hosted an early morning breakfast with the Pensacola area credit unions and U.S. Rep. Jeff Miller. He was presented a CULAC check and several personal checks. Twenty plus persons were in attendance.



Caryl Greene, Members First CU of Florida and U.S. Rep. Jeff Miller (R-1)

Grace traveled later in the month again to Orlando to host the Central Florida Chapter "Meet and Greet." The event went very well with a good crowd of credit union CEOs, staff and volunteers. Those who had an opportunity to address this group were Carissa Lawhun, aide to Rep. Tom Feeney (R-33) Speaker of the Florida House; Rep. Allen Trovillion (R-36); Rep. David Simmons (R-37); Rep. Fred Brummer (R-38) and his aide, John Byrd; Rep. Andy Gardiner (R-40); Julie Fess and Hilda Quintero, aides to Rep. David Mealar (R-34); Dick Harkey, District Representative to Congressman John L. Mica (R-7); and Chris Stewart, aide to Sen. Lee Constantine. On this trip, Grace also met with Rep. Carey Baker (R-25) in Eustis.

Clark Smith and Joe McCann, both part of the League contract lobbying team from Ballard and Logan accompanied Grace to

Panama City for a fundraiser at the home of Rep. Allan Bense.

Two more opportunities for credit union leaders to meet with legislators and/or candidates for political office were held mid-August in Jacksonville and in Orlando.

In Jacksonville, the Northeast Chapter sponsored a "Meet & Greet" for sitting legislators in the Duval delegation. Four Florida House members and one Florida Senator attended the event with leaders from 12



(L to R) Jim Ryan, JM Assoc. FCU; John Hirabayashi, Educational Comm. CU; and Rep. Mike Hogan (R-13)



Rep. Dick Kravitz (R-19) speaks at the Northeast Chapter at a Meet & Greet

different Northeast Florida credit unions. One legislator in particular has strong credit union ties. Rep. Mike Hogan (R-13) is a board member for Florida Telco CU. He spoke about the importance of credit unions in his campaign and thanked the leaders present for their support



Sheri McInvale, House candidate for D-36, speaks to Lynn Owen, Bell-Tel CU

through CUPAC. Other legislators participating in the event were Rep. Stan Jordan (R-17), Rep. Don Davis (R-18), Rep. Dick Kravitz (R-19) and Sen. Steve Wise (R-5).

In Orlando, the Chapter sponsored a

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FCUL Steps Up Political Efforts

It proved more than just another Monday. Recently, the power of credit unions met with and the powers-that-be. A number of credit union representatives, League staff and retained lobbyists met with Senate President Designate Jim King in Jacksonville. King, who is slated to take the reins of the Florida Senate assuming the Republicans retain control, met with the credit union contingent to discuss his plans for the Senate and how credit unions fit into his plans.

Several issues were discussed including the state's budget crunch, the upcoming merger of the Department of Banking & Finance and Department of Insurance, the elections and public deposits as well as other issues relating to how the League can become more involved at the highest levels of the state legislature. Also attending was Florida Senator Durrell Peaden, M.D., whom King intimated he would name Chair of the Senate Health, Aging and Long Term Care Committee.

During the luncheon, Guy Hood presented a \$20,000 check to Senator King for the Republican Leadership Fund.



Senate President Designate Jim King, center, thanks Aletta Shutes, FCUL Executive VP, and Guy Hood, FCUL President/CEO.

Attending the luncheon were Melba Jordan, CCUE, State Employees Credit Union; Maury Pilver, Health Services Credit Union; Jim Ryan, CCUE, JM Associates Federal Credit Union; Bill Braddock, Florida Telco Credit Union; Rich Alfirevic, VyStar Credit Union; Clark Smith and Bernie Parrish, Ballard and Logan; Guy Hood; Aletta Shutes; Grace Potter Freni; and Mark D. Landreth, CAE.

Grassroots Events

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Rep. Jim Kallinger (R-35), left, and Tom Embree, FAIRWINDS CU, at the Orlando Chapter Meet & Greet.

Vice President Dick Cheney being in Orlando for a fundraising event for State Rep. Tom

“Candidate Night” for Orange County. Several Florida House candidates attended. The turnout, however, was not what was expected due to

Feeney. (Feeney is running for U.S. Congress in the newly created District 24.)

Other similar events are planned in the upcoming weeks in the Broward, Southernmost, Tampa and Palm Beach chapters. Look for synopsizes on these events in next month's newsletter.

The summer and certainly the elections of 2002 are far from over. So, too, the schedule for the FCUL GA department will remain busy. If you hear of any activities or fundraisers for which representatives from the League could attend, please notify Becky at 800.342.1266 ext. 1008.

Congressman Jim Davis Speaks at Tampa Chapter Meeting

A turnout of more than 200 credit union staff and volunteers heard Congressman Jim Davis (D-Tampa) praise the virtue of volunteerism in credit unions. Davis was the guest speaker at the August 13 Tampa Chapter dinner.

Congressman Davis, who has served the Tampa area as a congressman since 1996, told the Volunteer Appreciation Night attendees that volunteerism is what makes America great.

“You have to be willing to take a chance,” said Davis, “in order to accomplish the things you want to accomplish. Volunteering means taking a chance.”

Chapter President Carolyn Parslow also took the time to introduce the members of the

Tampa Chapter Board of Directors, as well as hand out Certificates of Appreciation for various Chapter projects from the past year, such as Children's Miracle Network and the Chapter golf tournament.



(L to R) Chapter President Carolyn Parslow; Bruce Koehler, USF FCU; Congressman Jim Davis (D-Tampa)

CU Matchup goes “live” on August 29th

CU Matchup, the Internet search engine that matches people to credit unions based on user input, is now “live” on the Web. That means that Internet surfers can discover the benefits of credit union membership, by using a friendly interface that matches them with a credit union. Each FCUL affiliate was sent a unique user ID and password several weeks ago and invited to participate in the service which is offered free of charge by the Florida Credit Union League. Once enough credit unions had built the database to a useable

size, the administrator “flipped the switch” and potential credit union members around the world can now find a Florida credit union that matches their needs.

CU Matchup is a joint project, originally conceived by the California Credit Union League, and now active in eleven states located from coast to coast.

If you still have questions and would like to participate in CU Matchup, contact Mark Ivester at the League, 800.342.1266, ext. 1022.

FCUL's Mentoring/Partnership Program in Action



Connie Stoutamire

When Dan Kurek, Manager of St. Lucie Community Credit Union (\$6 million in assets), needed some assistance in lending, he called Connie Stoutamire, Director of the FCUL's Horizons program. Connie, in turn, called on Greg Blount, President of Tropical Financial Credit Union (\$476 million in assets). She said, "Mr. Blount was eager to assist and (he) was in contact with Mr. Kurek within minutes of our conversation." The result: A lending specialist from Tropical Financial Credit Union made a trip to St. Lucie and spent several days evaluating their lending area and working with Mr. Kurek and his staff.

In Mr. Kurek's case, his credit union had a new loan officer coming aboard. As Mr. Kurek explains, "It's difficult for small credit unions to go to things such as training due to limited resources. It's very helpful when larger credit unions are able to come to you and spend some time."

As the president of a larger credit union, Mr. Blount feels "it is important for us to assist all credit unions to be successful and, as we have opportunities such as this, that we're more than glad to help."

The mentoring/partnership program is just one of the ways the Horizons program provides assistance for small credit unions (assets up to \$15 million). FCUL's Horizons program was developed to provide small

credit unions with operational assistance through advisory relationships, educational opportunities and discounted services. Small credit unions are able to receive help despite their limited professional and financial resources.

Credit unions in each of the 13 FCUL chapters are available to work with small credit unions. Assistance can be requested on a regular or as-needed basis. Areas of assistance include accounting, asset/liability management, budgeting, collections, expanding FOM, investments, lending, marketing, planning and regulatory compliance. If you would like to know more about this program, contact Connie Stoutamire at 800.342.1266 ext. 1052.

Human Resources: Exit Interviews



Liz Russell

Employee turnover can be costly so it is important to maximize the retention of good employees. By properly conducting an exit interview with follow through and management support, reasons for turnover can be identified and valuable information can be provided. Depending upon the organizational strategy, exit interviews can be done in-house by an impartial person or outsourced to a competent agency. If kept in-house, the following steps can make the most of the benefit received.

Preparation: Think about what you want to accomplish with the interview and develop questions that will help achieve that goal. There is a wealth of information to be had from exiting employees in several areas: Why did they start looking in the first place? How were they lured away by the competition? What is their perception of life at the credit union (manager style, benefits, working environment, etc.)? Do they have any helpful hints that can insure a smooth transition? Is there a means for staying in touch if the employee is a good worker?

Review the employee's file, paying attention to any disciplinary actions or commendations. Talk to the employee's man-

ager to see if there are any issues, questions or specific concerns or if there are any supplies to be collected. Putting this into a written outline form can help keep on track in the interview.

Conducting the Interview: The interview structure depends upon the interviewer's style and the employee's personality. Address the administrative issues first—gathering supplies and reviewing benefits—so the employee knows what to expect. Both can then devote full attention to the discussion/question part of the interview. Maintaining an easy, conversational tone can encourage the employee to share more openly. Now is not the time to argue or try to correct the employee or to talk them into staying.

Follow Up: This is an important phase of the interview that can also be the most difficult. Track the responses to see if you can identify trends, then act on your findings. Share the results with management in some fashion, perhaps in a quarterly report to the CEO or a personnel committee.

If there is a complaint of harassment or discrimination, closely investigate the complaint, even if the complainant is leaving. There is always the potential an employee will later pursue the grievance. You do not want it shown that you had knowledge of a problem and did not take action.

Exit interviews can be an important part

ITEM PROCESSING & IMAGING — continued from page 3

At the same time, Southeast can deliver files back to the member. OnDemand has shortened member's time to process exception items.



Joleen Bennett

Joleen Bennett, accounting representative, Buckeye Community Federal Credit Union says, "I love OnDemand, I just punch in, transmit and I am done. Before it took me at least an hour to process returns, now I am done in 10-15 minutes.



Wendy Koford

Wendy Koford, vice-president finance, Florida Credit Union says, "It is easy to call Southeast Corporate if we have a question and the response is quick and helpful."

With so much accomplished in its first year of providing item processing and imaging services to member credit unions, Southeast Corporate has the momentum to offer even greater value and expertise to credit unions.

of the employment process by exposing trends within the organization, providing a transition to exiting employees and bringing to light any problems that may have existed during the person's employment.



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 National Credit Union Administration (NCUA) Regulatory Alerts

Home Mortgage Disclosure Act – Data Reporting Additions - NCUA Regulatory Alert No. 02-RA-06

This letter is to inform all federally-insured credit unions that the Federal Reserve Board (FRB) recently published some proposed and final amendments to Regulation C that will affect certain credit unions required to report Home Mortgage Disclosure Act (HMDA) data.

Office of Foreign Assets Control Specially Designated Narcotics Traffickers Added to List - NCUA Regulatory Alert No. 02-RA-05

The Department of the Treasury's Office of Foreign Asset Control (OFAC) frequently amends its listing of Specially Designated Narcotics Traffickers. NCUA provides OFAC's website for complete details of the new list.

Anti-Money Laundering Programs Interim Final Rule Published by FinCEN - NCUA Regulatory Alert No. 02-RA-04

This letter informs credit unions of a recent interim final rule that was published by the Financial Crimes Enforcement Network (FinCEN), which requires credit unions, banks, and others to establish and maintain anti-money laundering programs. This letter also informs credit unions that if they are in compliance with NCUA's Rules and Regulations Part 748.2(c), which also requires an anti-money laundering program, they will be deemed to be in compliance with the interim final rule.

OFAC SDN List (dated 3/27/02) - NCUA Regulatory Alert No. 02-RA-03

The Department of the Treasury's Office of Foreign Assets Control (OFAC)

frequently amends its listing of Specially Designated Nationals and Blocked Persons (SDN). NCUA provides a copy of the SDN "Master List" dated March 27, 2002 as an attachment to this letter.

Patriot Act Regulation to Improve Information Sharing - NCUA Regulatory Alert No. 02-RA-02

This letter describes the Treasury Department's interim final regulation implementing one of the provisions of the USA PATRIOT Act. The interim final regulation, effective March 4, 2002, permits certain financial institutions to share information among themselves for the purpose of identifying and reporting suspected terrorism and money laundering. Financial institutions must notify Treasury's Financial Crimes Enforcement Network (FinCEN) of their intent to share information and ensure adequate steps to maintain confidentiality. The interim regulation is enclosed with the letter.

USA PATRIOT Act's Anti-Money Laundering Program

The Department of the Treasury issued an interim final rule on the Anti-Money Laundering Program required by the PATRIOT Act. Credit unions are already required to have anti-money laundering programs in place that contain the same elements that are required by the PATRIOT Act. Both programs require:

- That you have developed a system of internal controls, policies, and procedures to assure ongoing compliance;
- That you have a person responsible for coordinating and monitoring day-to-day compliance - such as a compliance officer;
- That you have an independent audit function to test programs; and

- That you have ongoing employee training for appropriate personnel.

Credit unions are in compliance with this rule if they already have an anti-money laundering program in place as required by NCUA.

Automated Clearing House (ACH) Rules for Payments to Federal Agencies Modify Affidavits, Validate E-Sign

The Department of Treasury issued an interim final rule that governs the use of the ACH system by federal agencies. This interim final rule covers affidavit and electronic communication issues, reinitiation, electronic authorization, and electronic terminals.

This rule became effective May 13, 2002.

Reg-Flex Covered Under Supervisory Review Committee

NCUA has issued Interpretive Ruling and Policy Statement (IRPS) 02-1, titled "Supervisory Review Committee" amending IRPS 95-1 to add NCUA's Regulatory Flexibility (Reg-Flex) issues to the list of material supervisory determinations that may be appealed to NCUA's Supervisory Review Committee (SRC).

The Reg-Flex program exempts from some rules credit unions with net worth above certain levels and strong examination ratings. Upon written notice, a Regional Director may revoke a credit union's Reg-Flex authority and the credit union may appeal the Regional Director's decision to the SRC. IRPS 02-1 amends IRPS 95-1 to reflect this provision of the Reg-Flex Program.

IRPS 02-1 became effective April 23, 2002.



FCUL Calendar of Events

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

October 2002

Date	Event
8-10	Collections and Bankruptcy Conference Orlando - Fee: \$475
17	International Credit Union Day
24-25	Marketing Conference Tampa - Fee: \$375



CHAPTER MEETINGS

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

Broward Chapter September 10 • October 17
Central FL Chapter September 19 • October 17
September 24 Golf Tournament
Escambia Chapter October 14
Gulf Coast Chapter September 12 • October 17
Northeast Florida Chapter September 12 • October 17
October 7 Golf Tournament
Pinellas Chapter October 14 Golf Tournament
Sara-Mana Chapter October 17
Southernmost Chapter September 17 • October 15
Tallahassee Chapter October 17
Tampa Chapter September 24 • October 8

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President: Guy M. Hood
VP of Communications: Mark Ivester
Managing Editor: Amy Jowers



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

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U.S. Postage
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