



FCUL

Florida Credit Union News

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CUNA Announces Tom Brokaw as Featured Speaker at 2003 GAC



NBC Nightly News anchor and best-selling author Tom Brokaw will deliver the closing address at the 2003 Governmental Affairs

Conference (GAC) on Wednesday, February 26, CUNA announced. The GAC is set for February 23 – 26, 2003, in Washington, DC.

Drawing on a rich career in network news where he has traveled the world to cover elections, summits, war, political turmoil and major news events of every description, Tom Brokaw will inform and entertain GAC attendees with his experiences and observations on the current state of our nation and the world. His presentation, like his broadcasts, will provide in-depth analysis of important economic, political, international and social issues in the news right now.

“Tom Brokaw is a journalist of great renown and accomplishment and he promises to be a real conference highlight,” says CUNA President and CEO Daniel A. Mica. “We look forward to hearing his insight and commentary on the major issues we will be facing as a nation in the coming year.”

In addition to Brokaw, the 2003 conference again promises a distinguished lineup from Congress, the Administration, and federal regulatory agencies. Additional

speakers will be announced as they are confirmed.

For information about registration and hotel arrangements, contact CUNA Meetings and Special Events at 800.356.9655, extension 5700 or gacinfo@cuna.com. For more information about the program, call CUNA's Washington office at 202.508.6763. All GAC 2003 information will be periodically updated on CUNA's website at www.cuna.org. Enter GAC2003 in the search box.



CUNA 2003 GAC: “Our Vision, Our Voice”

Credit unions' strength comes from a dedication to shared principles, and the determination to share “Our Vision, Our Voice” with decision makers and thought leaders in Washington, D.C.

CUNA's 2003 Governmental Affairs Conference, February 23-26, 2003, is a tremendous opportunity to respond to these efforts and produce our own positive results by telling our lawmakers that credit unions are committed to not only our members, but our nation's financial and economic well-being.”

CUNA's 2003 conference promises a distinguished lineup from Congress, the Administration and federal regulatory agencies.

The GAC also provides on-point education sessions that will ensure credit unions are fully briefed on credit union legislative priorities, the impact of coming regulations, and our long-term grassroots political strategies. As always, the conference will reserve an afternoon for visits to Capitol Hill, where participants will meet personally with their state congressional delegations.

“It's important for meetings with members of Congress to take place year-round, through such efforts as our Hike the Hill program, but the GAC is the one time during the year when thousands of credit union people are here together to tell our story and demonstrate our support to our friends on Capitol Hill,” says Mica. “As a former member of Congress, I can tell you for a fact that this has a great impact, particularly in a year when a new Congress is seated.”

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President: Guy M. Hood

VP of Communications: Mark Ivester

Managing Editor: Amy Jowers

www.fcu.org

And The Beat Goes On...

As the New Year dawns, and new challenges and issues confront credit unions, one thing must remain constant. And that is the need for credit unions to continue to dialogue with legislators, both in Washington and Tallahassee. No, it is not an election year, but the good will and excellent relationships that we have forged over the past few years must be nurtured even in a non-election year.

Many challenges in the government arena will face us.

In Washington, we must remain ever vigilant to any attempts by the banking associations to bring the tax exemption issue to the forefront. Trust me when I tell you that bankers are beating this drum with ever more enthusiasm, especially here in Florida. The Florida Bankers Association does not miss a chance to mention the tax exemption whenever they meet with a congressman or senator. Special task forces have been created simply to keep the FBA's membership stirred up on this issue.

In addition, the bankruptcy issue will again surface as soon as Congress convenes. Once again we will build on what we have already accomplished and hope to finally bring closure to this matter.

The New Year also means new challenges in Tallahassee. The Legislature convenes in March under new leadership, leadership that we feel very close to. A new regulatory scheme will begin anew as the Department of Banking & Finance goes out of existence, replaced by the Office of

Financial Services. This all comes about as a result of the government reorganization mandated by constitutional amendment that takes effect this year. The exact structure of the regulatory agency is still to be determined, which will mean a lot of trips by FCUL's lobbying team to the Capitol to state our preference.

The state is also faced with the specter of developing the means of paying for the schoolroom class size amendment, passed in the last election. Estimates, ranging anywhere from \$670 million to \$1.5 billion, must be spent annually to meet the requirements of the amendment. Which means that legislators may cast their eyes towards credit unions. We will have to pay close attention to what is developed in the Legislature this spring.

All of this is to say that neither FCUL nor its affiliates can rest from the political world. Now more than ever all of us will have to play a role in the debates that will come that will help establish policies in both Washington and Tallahassee. It will be up to every one that has a relationship with an elected official to make sure that each one of our friends in decision making positions hears from us and knows what the credit union take on any of these issues is. This might be a very important year of decision for all credit unions.

We earned our dancing shoes in the past several elections. Now we must dress up and make sure we don't miss any chance to be a part of the next dance.



*Guy M. Hood
President/CEO*

Are you ready for the 2003 FCUL Annual Convention?

It's coming up...

May 28-30, 2003

Three Ways Credit Unions Can Flourish in a Tough Economy-No. 2

By Glenn Harrison for CUNA Mutual.

This is the second of a three-part series. Number three will be printed in next month's issue.

In last month's article, Dave Colby, CUNA Mutual's corporate economist stated one solution for a credit union to flourish in this economy is to be the answer when questions arise. Economic uncertainty creates the perfect opportunity for credit unions to show members how to save money, and otherwise improve their financial situations.

Solution #2

Cooperation — the credit union industry's secret weapon

A key issue for credit union boards, especially for small CUs, will be reducing turnover among executive staff, says Bob Hoel, executive director of the Filene Research Institute. He predicts that credit unions will turn more often to a competitive strategy that has always served them well: sharing.

Credit unions have always shared best practices with one another, and Hoel points out that many CUs already share facilities and staff, and band together through CUSOs to offer members more

services. However, he says that more cooperative arrangements would help stem the trend toward fewer, larger credit unions. Credit union membership has increased by more than 18 million members since 1992, while the number of CUs has decreased by nearly 3,000 during the time.

Members can and do benefit from larger credit unions that can offer more services, Hoel says. But cooperative strategies can also allow smaller CUs to offer the complete array of services that members have come to expect — while preserving a smaller establishment's ability to focus on each member's individual concerns.

Three cooperative models for this time

Hoel suggests three cooperative models that could flourish in this economy:

- *Leverage strong leaders.* A group of small CUs can hire one manager. "Each of the credit unions can have an individual identity, but they can offer a good manager more pay and incentives," Hoel says.

- *Combine back-office services.* A number of small CUs can arrange for one large CU to handle back-office functions such as processing checking accounts and statements, administering an ATM network, etc.

- *Combine front- and back-office services.* A single large CU runs several unique credit unions that retain their separate boards and missions, fields of membership, and other distinctive features.

In all of these models, centralizing some management and administrative functions "allows credit unions to make the best use of their people who serve members," Hoel says. That will allow the credit union industry to focus on members who need more personal attention. "We can better meet the needs of youth-to-30-year-olds, and new Americans — people who need to understand how to build a good credit history," Hoel says.

Next issue: Solution #3-Build a new credit union brand of sales and service.

Online Members Keen to Online Mortgage Apps

A new Callahan survey indicates that online members are very receptive to online mortgage applications.

Over half of online credit union members in the survey who refinanced or purchased homes this year say they are likely to use online applications for their next mortgage application whether it is a first mortgage or a refinancing. The number included

responses from 28,720 online credit union members in 17 credit unions across the country as part of Callahan's continuing Online Survey Consortium.

Fifty-nine percent of refiners said they would use an online application next time and 56% of home purchasers also said they would.

"This information only strengthens our commitment to making the entire mortgage loan process fast, efficient, technologically 'state of the art' and truly member-friendly through the use of our Website," said Steve Browne, Southeast Regional Manager of CU Members Mortgage.

Browne says more than 80 percent of mortgage loan apps at CU Members Mortgage are currently received online through their website, www.homeloancu.com.

For more information on how your credit union can increase its mortgage loan activity online or through traditional methods, contact Steve Browne at CU Members Mortgage, 800.635.7128, ext. 1061.



Credit Union FOM Diversification – Why It’s Good For Risk Management

By Dennis Dollar, NCUA Chairman



Dennis Dollar

As head of the agency responsible for regulating America’s federal credit unions, I feel that I would be derelict in my duties if I did not address the significant risk management issues involved in enhancing their field of membership diversification options - issues which are at the crux of NCUA’s recent FOM proposal.

FOM diversification is an essential risk management tool for America’s credit unions. The law allows it. The courts have upheld it. And NCUA is acting as a responsible safety and soundness regulator

by furthering it where appropriate under the law and those court decisions.

The NCUA Board’s approval last November of a well-balanced regulatory proposal to update NCUA’s field of membership rules is a necessary and natural progression which is both responsive to a changing marketplace and fully consistent with the letter and spirit of the Credit Union Membership Access Act passed by Congress in 1998.

This FOM proposal, up for final consideration this spring after an official comment period during which we hope to hear from affected credit unions nationwide, is as much a risk management issue as it is

an extension of member service issue.

Basically, NCUA’s proposed update to its FOM rules is necessary for providing federal credit unions with access to more diversified fields of membership which can help mitigate the future risk of losing a credit union because of economic uncertainty, employer group downsizing or the loss of a significant sponsor.

Each provision in this proposal, from the trade, industry or professional (TIP) occupational charter to the recognition that ATMs and shared branches are legitimate sources from which to deliver credit union

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Southeast Corporate Celebrates Serving 100 Credit Unions With Item Processing & Imaging

Southeast Corporate marked a milestone recently when it received its 100th signed contract to provide item processing and imaging services. Just which credit union actually signed the 100th contract will never be known, since four credit unions who were using a CUSO for item processing signed as one to begin service from Southeast. At an official “signing” ceremony in Tallahassee, representatives of Envision CU, Florida A&M CU, FSH CU and the Department of Highway Safety MV CU simultaneously signed their contracts.

All told, Southeast Corporate estimates that since inception, it has saved credit unions approximately \$1,500,000 in actual fee costs, plus additional savings in back office processing time. Add to this the fact that the members of credit unions enjoy the benefit of timely access to share draft images plus the ability of credit unions to pull up share draft images online to answer member questions, and it is clear that Southeast Corporate and its member-owners truly DO have a reason to celebrate.

“Because we came into the market with competitive prices, many prices that were lower than what our competitors typically charge, we helped a lot of credit unions to save money,” said Southeast’s Senior Vice President of Correspondent Services, Kay Moon.

Credit unions can now conduct a broad range of item processing and imaging related services via the Internet. “We are using the newest technology,” said Moon. “Southeast offers credit unions access to share draft images and the ability to link their home banking software to a database of the images. In other situations, images are sent to credit unions on CD or DVD and the images are added to the credit union’s own home banking database.”



S O U T H E A S T
C O R P O R A T E

FCUL Service Group Renews Partnership With Clarke American

The FCUL Service Group has renewed its strategic alliance with Clarke American, provider of checks and check-related products, contact center services, and direct response marketing solutions for the financial services industry. The Service Group has been doing business with Clarke American for more than 25 years and has signed a new two-year agreement in June 2002.

“Clarke American has been a great partner to the Service Group in providing support for share drafts and we will continue to support the enhancement of these services to Florida credit unions,” said Marvin M. Garland, Chief Operating Officer.

The Florida Credit Union League members have embraced Clarke American and our products and services,” said Mike Fay, Clarke American’s vice president of sales and marketing. “A lot of mutual respect exists in the relationship between Clarke American and FCUL, and we look forward to our continuing partnership.”



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 ext. 1028, FAX to 850.558.1029 or e-mail billb@fcu.org.

Recent National Credit Union Administration (NCUA) Regulatory Alerts

OFAC Changes to SDN List (9/6/02) - NCUA Regulatory Alert No. 02-RA-10

On September 6, 2002, the Department of the Treasury's Office of Foreign Assets Control (OFAC) amended its list of Specially Designated Nationals and Blocked Persons ("SDN List"). NCUA enclosed these amendments along with the alert.

OFAC Changes to SDN List (8/29/02) - NCUA Regulatory Alert No. 02-RA-09

The Department of the Treasury's Office of Foreign Assets Control (OFAC) amended its SDN List on August 29, 2002. NCUA enclosed these amendments along with the alert.

SAR Activity Review - NCUA Regulatory Alert No. 02-RA-08

Regulatory Alert No. 02-RA-08 notifies credit unions of the August 2002 issue of The SAR Activity Review - Trends, Tips & Issues. The SAR Activity Review is published semiannually by FinCEN. The SAR Activity Review and FinCEN's press release about the publication also may be found on FinCEN's Website at:

www.treas.gov/fincen/sarreview08222002newsrel.pdf.

Internal Revenue Service (IRS) Final Rule on Required Distributions from IRAs

The Internal Revenue Service (IRS) released final regulations on the new required minimum distributions (RMD) calculations for Individual Retirement Accounts (IRAs). These rules were proposed in January 2001 and credit unions were permitted to use the new calculations last year. The final rule keeps the same

simplified rules as was in the proposed regulations, which calculate RMDs using the minimum distribution incidental benefit divisor (MDIB). The MDIB is based on the joint life expectancy of the owner and a hypothetical beneficiary who is 10 years younger than the owner - regardless of the actual age of the beneficiary. This is a change from the previous requirement that gave eight different methods to choose from depending on factors such as the actual age of the beneficiary and the relationship of the beneficiary and owner.

The final rule also requires credit unions to identify to the IRS on Form 5498 each IRA for which a minimum distribution is required to be made to an IRA owner. Credit unions do not need to report the amount of the required distribution, however, the credit union must provide additional information to the IRA owner. The credit union must provide either the RMD amount or must advise the IRA owner that an RMD is required for the year and offer to calculate the amount of the RMD. If requested, the credit union must then calculate the amount and provide it to the IRA owner.

Other changes that have been finalized in the rule include moving the date for determining the designated beneficiary from December 31 to September 30 of the year following the year of the IRA owner's death and clarifying that separate accounts with different beneficiaries can be established at any time, either before or after the IRA owner's required beginning date. However, these final rules state that the separate accounts are recognized for purposes of determining RMDs only after the year of the IRA owner's death and the year the separate accounts are established, whichever is later.

These rules become effective January 1, 2003.

Proposal on Receiving Multiple Notices with Respect to Incorrect TINs

The Internal Revenue Service (IRS) issued a notice of proposed rulemaking with regard to backup withholding. The regulations clarify the method of determining whether the payer (credit union) has received two notices that a payee's (member's) taxpayer identification number (TIN) is incorrect. If a payer receives two or more notices with respect to the same account during a three-year period, the payer must begin backup withholding unless the payee provides verification of its correct TIN.

The proposed amendments to the regulations also provide that when a payer receives two or more notices of incorrect TIN with respect to the same payee's account for the same year, the payer is treated as receiving one notice, regardless of the calendar year in which the notices are received.

Securities and Exchange Commission (SEC) Requests Comments on Allowing Credit Unions to Offer Sweep Accounts Without Registering as a Broker-Dealer

The SEC issued a notice requesting comments on whether credit unions' sweep account services should be exempt from its broker-dealer requirements. Until the Gramm-Leach-Bliley Act (GLB Act) banks were not covered under the broker-dealer definitions and were not required to register with the SEC. The GLB Act removed this exemption and replaced it with a number of functional exceptions for certain bank securities activities. This would allow banks and thrifts to engage in certain specific activities without having to register as a broker-dealer. This notice is seeking comment on allowing credit unions to engage in one of those activities, sweep account services, without having to register as a broker-dealer.

The 2003 FCUL Annual Convention is coming up...

May 28-30, 2003

STAR, VAP and MERIT Certificates

Congratulations to the following individuals who have earned certification levels in the Staff Training and Recognition (STAR), Volunteer Achievement (VAP), Volunteer Leadership Program (VLP), and Mid Manager's Enrichment Training (MERIT) Programs. Additionally, we salute these credit unions who have recognized the importance of investing in their most important assets . . . their staff and volunteers.

VAP CERTIFICATES:

Bay Pines FCU: Joseph Langhans
Florida DOT District 3 CU: Edward Chadwell
Florida West Coast CU: Carmen Bell
Gold Coast FCU: David Carroll
Gulf States FCU: Richard Ferlazzo
Indian River FCU: James Jenkins
MacDill FCU: Lee Gazzano
Miami Police FCU: Daisy Ledo, Martha Carbana
Orlando FCU: Debbie Owen
Seminole Schools FCU: Paula Lindamood
Tampa Bay FCU: Marcia Perga, Sharon Fox
Tyndall FCU: Virginia Specht

VLP CERTIFICATES:

Florida West Coast CU: Carmen Bell

STAR CERTIFICATES:

Bay Credit Union: Jackie Lundyr
Bay Pines FCU: Becky Harris, Valerie Mahr
Bell-Tel CU: Mary Brewbaker, Angela Toth, Alice Vorachek, Nanette Milton
Broward Schools CU: Amanda Ruddy, Jocelyn McGowan
Central Florida HealthCare FCU: Robin Bash, Sylvia Chardon, Deborah McKinney, Laura Sutphin, Petra Miskova, Victor Melendez, Laura Sutphin
Community Educators' CU: Joseph Martin
Duval FCU: Sara Harris
Escambia County ECU: Cindy Hutchens
Fairwinds CU: Jamie Easterday, Maria Martin, Patrice Sharpe, Samantha Cappiello
Florida Central CU: April DelaVina, Eleanor Maas, Michalea Williams, Cheryl Lay
Florida Commerce CU: Angel Carroll, Angel Sheffield

GTE FCU: Barbara Curtis, Tricia McCallister, Susan Ruggiero
Harvesters FCU: Pamela Cutler, Angela Gaddis, Stephanie Jarman, Melanie Velaski
Health Services CU: Hidi McChesney
MacDill FCU: Maria Fanelli
Martin FCU: Cindi Steffens
Members First CU of Florida: Karen Andrews
Pen Air FCU: Cabrini Bowe, Carol Cole, Angela Farnell, Karen Kling, Heather Saucer, Belinda Walker, Carol Cole, Karen Kling, Paula Lewis, Shirley Jessica
Pinellas County Teachers CU: Karie Cornell, James Garland, Cynthia Griffin, Dana Johnson, John Johnson, Donna Rader, Kay Washer, Emily Chabina, Jeremy Krans, Michele Ryan, Faith Schmidt, Connie Thomas, Lisa Weaver
San Antonio Citizens FCU: Donna Baldwin, Alanda Orender, Kathleen Wilson
Sarasota Coastal CU: Heather Devine
Seminole Schools FCU: Lynda Kavanaugh
State Farm Fla. Reg. Off. FCU: Rebecca Brown, Rona Davis, Celestine Roberts, Maggie Young
Suncoast Schools FCU: Latonya Adkins, Frances Aldridge, Alejandra Alvarez, Juanita Bartels, Maria Bedoya, Jennifer Byrd, Jessica Chapman, Diane Clary, Hope Clough, Karen Cogswell, Linda Fales, Ann Fischer, Tracy Furches, Michele Green, Cheryl Hay, Maureen Hibbard, Cynthia Jenkins, Callie Keppler, Takita Lee, Andrea McCasland, Dianne McDaniel, Jill McDaniel, Vicky Nguyen, Kristen Novakoski, Jessica Rios, Lisa Rodriguez, Sylvia Rodriguez, Debra Winter, Linda Brooks, Terri Bowlin, Kristen Bryant, Maria Bojorquez, Rosalind Carey, Diane Clary, Linda Fales, Ann Fischer, April Flasher, Diana Forero, Aracelis Guzman,

Julia Howard, Erbira Maldonado, Jill McDaniel, Yolani Moraguez, Kristen Novakoski, Amanda Stone, Angie Toppper, Michael Wilson, Debra Winter
Sunshine State CU: Brian Moret
Tropical Financial CU: Susan Elred
Tyndall FCU: Veronica Griner, Lorie Jack, Hendrika Henry, Laura Vieth, Annette Gapetz
UCF FCU: Gail Meyers
VyStar CU: Sarai Hernandez, Amy Schumacher

MERIT CERTIFICATES:

8 Flags FCU: Linda Gamble, CCUE
Florida Central CU: Julie Flatt, Eleanor Maas
Gold Coast FCU: Melody Farnham
Suncoast Schools FCU: Patti Berry, Jennifer Cooper, Karen Encinosa, Susan Perritt
Tyndall FCU: Patsy Parker, Karen Starnes, Laura Vieth
VyStar CU: Susan Lord



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

CU in the Classroom: Florida Telco CU

Florida Telco Credit Union recently completed instruction of all six courses of the High School Financial Planning Program in partnership with FCUL and NEFE (National Endowment for Financial Education). Florida Telco's staff have taught the entire six-week curriculum at Jacksonville's Wolfson High School for the last three years.

Evaluations from the mostly juniors and seniors who attended the classes, indicated the instructors were very creative in presenting the material, from budgeting to purchasing auto insurance. Nearly 100% indicated they had definitely learned better money management skills.

Florida State University Credit Union Hosts Tallahassee Chapter Dinner to Benefit Kids

The Florida State University Credit Union hosted the Tallahassee Chapter of Credit Unions annual Holiday Dinner. More than 100 attendees were present to take part in the festivities which included a stocking contest to benefit the Children's Home Society and an appearance by Tallahassee Mayor Scott Maddox.

Claudia Kassack, Director of Programs and Operations for the Children's Home Society was on hand to accept the gracious donations that included toys, toiletries and a monetary gift collected from a 50/50 raffle. The friendly competition was a huge success with prizes awarded for the biggest, heaviest, best looking, best theme and most creative stockings. The true winners were the children who received the toys during

Navy Federal Selects Pensacola Area for New Call Center

Navy Federal Credit Union announced the selection of a site in Escambia County for the development of the credit union's first "remote in-bound" call center.

Navy Federal will construct the new facility on the 19.43 acre site in Bell-Heritage Oaks Commerce Park on West Nine Mile Road. The ground breaking is anticipated to take place in March and operations projected to begin by December 2003.

"We are pleased with the location of our first remote call center in Pensacola and eagerly look forward to its opening," stated Navy FCUPresident and CEO Brian McDonnell. "Our goal is to expand service to our worldwide membership, while developing a corporate campus setting that both Navy Federal and the Pensacola community can be proud of and enjoy."

Government ECU of Florida Changes Name to Florida CU

With eligibility now open to residents of major metropolitan areas, Government ECU of Florida has responded to the need for its name to accurately reflect its membership base. January 1, 2003, GECUF proudly became First Florida Credit Union, with seven offices throughout the state.

"Our new name better reflects the promise we make to our members - financial solutions delivered with excellent service," says Larry Kirkman, CEO.

Dedicated Credit Union Leader Remembered

George Hobar, former CEO of GTE Credit Union and former chairman of the board of Florida Central Credit Union, passed away on January 24, at the age of 78. He had been battling cancer.

George was a well-loved, dedicated and innovative credit union leader who contributed greatly to the success and growth of our movement.

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

the holiday season.

Chuck Britton from WTNT served as the celebrity judge and guest speaker and added a lot of fun to the event with his humorous comments and holiday cheer. Bradley Blake, Executive Vice President of Florida State University Credit Union gave a heart-warming speech highlighting the contributions credit unions belonging to the Tallahassee Chapter of Credit Unions have made to the community and shared an inspirational message about the impact these contributions make on both the giver and the receiver.

It truly was the season for giving and Tallahassee's Chapter of Credit Unions certainly showed its spirit.



(L to R) Harmony Nagy, FSUCU Marketing Director; Snow Nole Stocking and Kimberly Adcock, FSUCU HR Director



The host group from Florida State University CU.



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

Suncoast Schools CU Tops Callahan's Return of the Member List

The latest Callahan & Associates 2002 2nd Quarter Research and Data Report finds that **Suncoast Schools Credit Union** in Tampa, ranks as Top Return of the Member leader for credit unions with more than \$250 million in assets.

Top ROM ranks credit unions that provide the best value to members via high savings rates and low borrowing rates.

Suncoast Schools scored 93.85, the top for credit unions with more than \$250 million in assets. The average credit union scores about 50.

CECU Named 2002 Business of the Year

Community Educators Credit Union has been named 2002 Business of the Year in Florida Today's Reaching Out Volunteer Recognition Awards.

"CECU has contributed more than \$70,000 in sponsorships for fundraising events that have benefited more than 65 different community organizations," stated Jim Weibert, CFO.

"People helping people is what CUCU is all about," said David Brock, President and CEO.

Pen Air Federal Credit Union Receives Defense Credit Union of the Year Award

Pen Air Federal Credit Union has been awarded the distinction as Defense Credit Union of the Year for the Navy/Marine by the Assistant Secretary of the Navy. This prestigious award is given annually to the financial institution that best exemplifies and excels in the following categories:

- Service above and beyond normal requirements
- Special services provided at Command's request
- Community Support
- Qualified Leadership & Professional Attitude

Qualifying financial institutions must be nominated by their Base Command to compete nationally for this award. Pen Air Federal Credit Union was nominated along with 22 other defense credit unions at the annual Defense Credit Union Council Conference. Pen Air Federal Credit Union was awarded the honor largely due to its

phenomenal support of the Navy-Marine Corps Relief Society and efforts towards the 9-11 Relief directly affecting families of military personnel called to duty.

"We are extremely honored to receive the Navy/Marine Credit Union of the Year Award," stated Mr. John Davis, Jr., President/CEO of Pen Air Federal Credit Union. "This is an accumulation of the hard work and team effort by the Board of Directors, Management and Staff."



John A. Davis, Jr., President/CEO of Pen Air FCU (right) receives Navy/Marine Defense Credit Union of the Year Award from Defense Credit Union Counsel.

Sunshine Chapter Receives Chapter of the Year Award

Going for three! The Institute of Certified Credit Union Executives' Chapter of the Year award goes to our very own Sunshine Chapter for the year 2002. It was certainly not without some hard work on the part of the members of the Sunshine Chapter. This year's award follows their past recognition as Chapter of the Year for 1998 and 2000.

Throughout the year, the chapters of ICCUE work to maintain and grow their membership base and promote the Institute of Certified Credit Union Executives and their code of ethics. ICCUE Chapters are dynamic organizations, providing a forum to exchanges ideas, promote professional

development, achieve financial literacy initiatives and network with other CCUEs.



(L to R) Sunshine Chapter members Dale Schumacher, Marie Peet and Jim Weibert accept the 2002 Chapter of the Year award.

ECCU Vice President Honored For Philanthropy Efforts



Linda Murrow

Linda Murrow, Vice President of Member Services and Community Relations for **Educational Community Credit Union** was honored at the National Philanthropy Day Luncheon held at the Omni Jacksonville Hotel, recently.

Ms. Murrow was recognized for her contributions to the Girl Scouts of Gateway Council, where she currently serves as the Third Vice President of the Board. She has

been active on this Board for two years and has participated in many other community education and youth organizations for numerous years in many different capacities.

Ms. Murrow attributes her time spent in the community to ECCU's dedication to the communities that they serve. In addition, Ms. Murrow is grateful for the tremendous support she receives both from the credit union's executive team and staff. She gets great pride knowing that her contributions in the community help perpetuate the credit union's philosophy of "people helping people."

CU Veteran Retires After Nearly 25 Years of Service

Florida Episcopal Dioceses Federal Credit Union (FEDFCU) recently announced the retirement of CEO Lavelle Basden. During her nearly 25 years of service, Ms. Basden has been a key player in the tremendous growth that the credit union has experienced.

In 1978, when she was hired, the credit union operated without an in-house computer and services were limited to savings, loans, IRAs and cashier's checks. Thanks to her innovative approach, a full range of premium financial services are available today.

Ms. Basden was also the driving force

behind obtaining approval from the National Credit Union Administration (NCUA) for the recent membership expansion that allows all parishioners throughout four Florida dioceses to join FEDFCU. Previously, eligibility was limited to clergy, vestry and staff. This accomplishment is especially noteworthy considering the credit union does not serve any other outside groups.

Lynn Hough has been hired to take the position of CEO as the next chapter of FEDFCU history unfolds. Ms. Hough brings to the table 24 years of experience in the financial industry.

A New Branch for VyStar

VyStar Credit Union recently broke ground for its new Mandarin Branch location in Jacksonville.

"This is a positive move for our members and the Mandarin community. The larger, free-standing facility is one of the many ways VyStar is responding to the phenomenal growth of the area..." remarked Terry West, President and CEO of VyStar.

Health Services CU Cares for Kids

Health Services Credit Union has collected \$1,500 for the Children's Miracle Network thanks to the generous donations of its members. The proceeds will benefit the local CMN-affiliated hospitals that put a particular emphasis on childcare, no matter the financial resources of their family.

FAIRWINDS Golf Tournament Raises More Than \$20,000 To Benefit CMN

FAIRWINDS 2002 Charities Golf Tournament raised \$10,640 to benefit the Greater Orlando Children's Miracle Network. **FAIRWINDS Charities**, a charitable foundation of **FAIRWINDS Credit Union**, matched the money raised bringing the overall donation to more than \$20,000.

FAIRWINDS Charities was created to provide support to the local community through sponsored donations with an emphasis on children. Together **FAIRWINDS Credit Union**, 60 contributing companies, more than 90 participating men and women joined together to make a difference for children throughout the Central Florida community.

Fairwinds CU Donates More Than \$76,000

FAIRWINDS Credit Union presented more than \$76,000 in contributions to local organizations in 2002. **FAIRWINDS Charities** was created to raise money and govern the distribution of funds to support youth outreach programs, improve patient care and support research and development efforts to benefit the Central Florida community.

Funds are raised from various fundraisers including an annual charity golf tournament, merchandise sales, food and school supply drives, pin up sales, employee or member contributions, bake sales, car washes and many more. In addition to the funds raised by employees, they also volunteered innumerable hours to community groups and in classrooms throughout our service area.

Credit Union Political Action

President and Speaker Name Leadership Teams, Appoint Committees

With each new election and turnover in leadership, creation of a new committee structure in the Florida House of Representatives and Senate is a necessity. It is the prerogative of the new leaders to appoint a leadership team, along with committee and subcommittee chairs, and committee members. Senate President Jim King (R-8) and Speaker Johnnie Byrd (R-62) are no exception and recently made changes to the system implemented by former Speaker Feeney and former President McKay.

Speaker Byrd recently named his leadership team and committee chairs. Rep Marco Rubio (R-111) was named Majority Leader; Rep. Gaston Cantens (R-114), Majority Whip; Rep. Dudley Goodlette (R-76), Policy Chair; Rep. Kim Berfield (R-50), Republican Conference Chair; and Rep Randy Johnson (R-41), Speaker's Liaison to other governmental agencies.

Of particular note to credit unions are several committees. Rep. Nancy Detert (R-70), a mortgage broker, chairs the Committee

on Commerce. The Subcommittee on Banking & Securities will be lead by Rep. Bob Allen (R-32). Other members of the Subcommittee are Rep. Adam Hasner (R-87); Rep. John Carassas (R-54); Rep. Donna Clarke (R-69); Rep. David Rivera (R-112); Rep. Terry Fields (D-14) and Rep. Phillip Brutus (D-108).

Rep. Bruce Kyle (R-73) was named Chair of the Committee on Appropriations; Rep. Kim Berfield heads the Insurance Committee; and Rep. Mike Haridopolos (R-30) will lead the Committee on State Administration.

Senate President Jim King named Senator Bill Posey (R-15) chairman of the Banking & Insurance committee. Also appointed to the B&I committee were Senators Gwen Margolis (D-35) Vice Chair, Jeff Atwater (R-25), J.D. Alexander (R-17), Skip Campbell (D-33), Mandy Dawson (D-30), Alex Diaz de la Portilla (R-34), Paula Dockery (R-15), Al Lawson (D-3), Tom Lee (R-23), Durrell Peaden (R-1) and Debbie Wasserman-Schultz (D-32).

Tallahassee Chamber Appoints Hosts for New Legislators, FCUL Staffer Serves

The Tallahassee Chamber of Commerce has instituted a new program to welcome freshman legislators and make them more aware of what Florida's Capital City has to offer.

Tallahassee area Representative Lorraine Ausley addressed her new colleagues, recounting a time past when legislators would come to Tallahassee for the legislative session, bring their families and even enroll their children in local schools.

Florida Credit Union League Director of Legislative Development, Mark Landreth, CAE, volunteered to serve and was selected to host Palm Beach County Representative Mary Brandenburg. Rep. Brandenburg previously served on the West Palm Beach City Commission.

Landreth commented, "Rep. Brandenburg brings a long history of civic activism and involvement to the legislative process, as well as significant experience running a small business. She'll do well in Tallahassee. Best of all, she's a member of three credit unions."

2003 Legislative Summit Nears

The 2003 Legislative Summit is scheduled for Thursday, April 10th, in Tallahassee. This year's summit will be held at the Doubletree Hotel located at 101 South Adams Street. There will be a Legislative Summit Reception at the Governor's Club on Wednesday, April 9th at 5:30pm. All legislators will be invited to

attend. The agenda and registration will be mailed shortly.

The room rates at the Doubletree Hotel are \$145 single/double. The hotel cut-off date is **March 9, 2003**. Please call the hotel directly at 850.224.5000 to make your hotel reservations.

“10 Top Reasons” You Should Participate in Project Differentiation

Project Differentiation: You may have heard the buzz from CUNA and the League about it. “PD,” as it is known internally, is a tangible method for showing how credit unions practice what they preach. How can you show the difference, and why should you?

Your Project Differentiation Statement of Commitment articulates how your credit union will serve your members by providing consumer education; by keeping to democratic principles and ensuring diversity is embraced, not rejected; by supporting other credit unions and our movement as a whole, as well as by participating in non-credit union cooperative activities; and by supporting our communities.

Here are the “10 Top Reasons” why you should complete your Statement of Commitment.

- 10) It will articulate your credit union’s difference from other financial institutions
- 9) It helps you focus on your philosophical roots; always keep safety and soundness in mind, but never forget why credit unions exist and why they are different from other financial institutions.
- 8) It’s a tool for member and staff education.
- 7) It can be a tool for strategic planning
- 6) It can help in credit union advocacy efforts
- 5) It can be a tool to help you develop a strategic marketing position.
- 4) It provides great information you can share with your board, staff, members, sponsors and community about the difference between your credit union and other financial institutions.
- 3) It documents your successes, as well as helps find gaps that might need to be filled.
- 2) It evaluates how well you carry out your credit union’s commitment to credit union principles.
- 1) It captures the real value of belonging to your credit union and reinforces your commitment to credit union principles.

If credit unions are to survive as nonprofit financial institutions, we need to understand and be able to clearly articulate our uniqueness. That message – our unique difference – is a powerful tool you can share with those who have the power to affect our future.

If you’re interested and need more information, please contact Grace Potter Freni at the Florida Credit Union League 800.342.1266 ext. 1010.

Northeast Chapter Contributes More Than \$20,000 to CUPAC

Aletta Shutes traveled to Jacksonville in December for the Northeast Chapter meeting where she was presented a CUPAC contribution of more than \$20,000. Aletta told the group she believed their Chapter contribution to be the single largest contribution CUPAC had ever received. Jim Ryan, President of JM Associates FCU and the Chapter’s President, presented the check on behalf of the Chapter amid a standing ovation from many members of



(Lto R) Jim Ryan presents CUPAC check to Aletta Shutes, Exec. VP of FCUL.

the dinner meeting audience. Aletta expressed how thrilled she was with the contribution and said the Chapter should be very proud itself.

Jay Hogan, President of Duval FCU, is pictured with Aletta writing his own CUPAC check. Jay won the 50/50 CUPAC raffle and donated his “half” back to CUPAC.



Aletta Shutes and Jay Hogan

GAC Registration Discount to Small Credit Unions

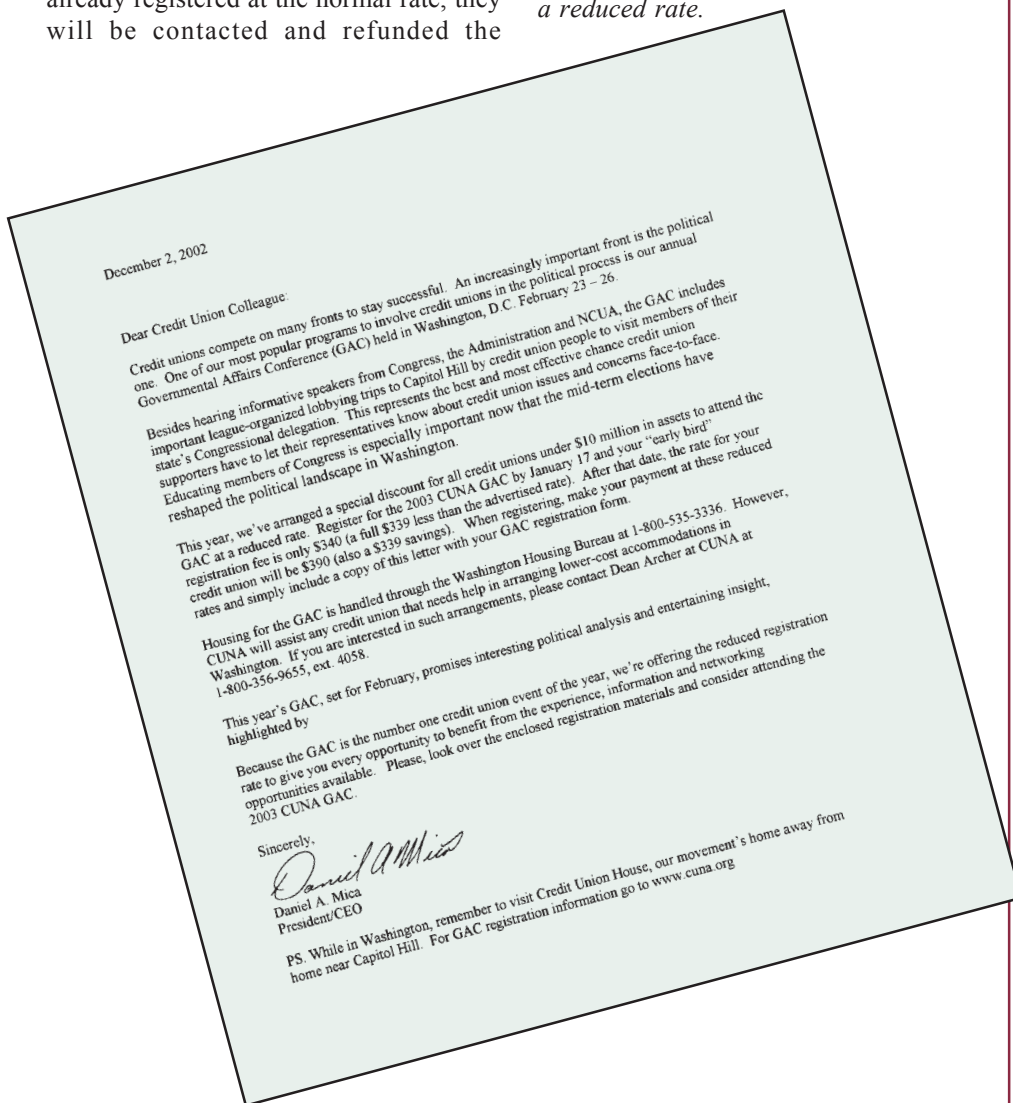


Connie Stoutamire

CUNA will again be offering a GAC registration discount to small credit unions (under \$10 million in assets). The following letter was mailed recently to small credit unions. If any small credit unions have already registered at the normal rate, they will be contacted and refunded the

difference. If you have any questions, contact CUNA at gacinfo@cuna.com or 800.356.9655 ext. 5700; or Connie Stoutamire at the League, 800.342.1266, ext. 1052.

Although the "early bird" deadline has passed, the registration rate will still be at a reduced rate.



Psst... Pass It On

Is yours a credit union that is planning to upgrade equipment? Are you not sure what to do with the equipment you're replacing? Pass it on...to the Horizons Program. By doing this, you can help out your fellow Florida credit unions who have limited capital expenditure budgets. This program has successfully placed everything from bookshelves to microfiche reader/printers in smaller credit unions that might not have been able to purchase the equipment on its own. Please remember this program when you are making capital equipment upgrades. If you do have such equipment, contact Connie Stoutamire, Director of Horizons, at 800.342.1266 ext. 1052.

Need to Count Your Pennies?

Suncoast Schools Federal Credit Union has several used coin counters that are available for a credit union with a need for such equipment. They are Brandt Coin Counters, models 6800, 1106 and 6200. The equipment has been regularly maintained and is in good working order.

If your credit union has a need for a coin counter, please contact Joe Guffey at 800.999.5887, Ext. 87956 or email him at joe.guffey@suncoastfcu.org. You may also contact Connie Stoutamire, Director of Horizons, at 800.342.1266 ext. 1052.

Sales and Service: Getting Started

This is the first of a 5-part series of articles for this column. They will focus on developing a Sales and Service Culture, providing a few ideas for you to use with your credit union.



Liz Russell

Sales and Service Culture is a concept that has been gaining momentum in the credit union movement for some time now. It's a great idea, one that will enable credit unions to gain new members and nurture existing ones through a consultative approach. It's also an all-encompassing idea; one that often entails changing the culture of the credit union. I have found that some credit unions struggle with this. Employees are afraid of being seen as "salespeople," thus losing the personal relationship they've developed with members. Boards wrestle with the logistics of such a change, wanting to see the credit union thrive but concerned about the impact on employees. And, the CEO/Manager is caught in the middle, wanting to do what's best for all concerned.

Let me start by defining "Sales and Service Culture." "Sales" is the process of identifying and suggesting products and

services in a way that will encourage members to use them to improve their financial situation. "Service" means doing everything possible to insure that said products and services are delivered in a timely, accurate and efficient manner. "Culture" represents the ideas, customs, skills and traditions that have come to define a particular organization. These are very broad definitions that impact all aspects of the credit union, from front line to back office. This makes the decision to develop a Sales and Service Culture an important one because a change of this degree requires an unwavering commitment by senior management.

If you are willing to make that commitment, take some time to reflect on what goals you want to set for your credit union. Is it to encourage the addition of new members? Develop current members? Do you want members to increase their utilization of services? Provide more services? Even the best-laid plans change, but at least you're setting a course for the credit union and giving your employees some direction. The process never really ends. Once you have achieved your goals you will make new ones, and the cycle begins again. The only caution I give is

that once you've made your commitment and set your goals, make sure that changes are made for logical reasons and are communicated to your employees as clearly as possible.

Once you've determined what you want to do, think about how to encourage your employees to embrace the change and exhibit behavior that will help reach the goals you've set. This can be done in many ways: personnel development, training, incentive plans, coaching etc. The articles in subsequent newsletter issues will focus on this area in greater detail.

FCUL is looking for a way to share what other credit unions have been doing. To accomplish this, we'd like to collect samples of incentive plans already being used to share with all credit unions. We would like to appeal to our readers to share their plans. To do so, simply e-mail a Word document to liz.russell@fcul.com or fax a copy to 850.558.1143. If you have any questions, feel free to call me at 866.834.4479, ext. 1142. Thank you in advance for participating in the credit union spirit of sharing!

To Keep or Not to Keep...Past Personnel Records

There was an article in the *Society for Human Resources* magazine (December) regarding identity theft, in which a company was sued for an issue, starting with an employee finding a box containing old personnel files. What stood out to me was that the problem was due to the careless handling of an employee's confidential information. Now I know that nobody in the credit union world would be casual with employee's information, but I also know how easy it is to lose track of old papers. Think about where you are keeping your past and present personnel records. The present files are probably kept in a locked

"Specific retention standards for each law are numerous, so be sure to research carefully before you start shredding."

filing cabinet in a secure room. The past records are the ones that may present a problem. It can be tricky determining how long to keep files; they take up a lot of room and filing cabinets fill up fast. It is natural for a manager to want to hang on to the old files, keeping them in a box under the desk for want of a better place. But, managers leave, mergers occur and the box is moved to the closet until someone can take a closer look. Before you know it, an unauthorized person is opening a forgotten treasure chest of employee information.

While you don't want to discard employee information too soon, current

files need to be culled on a regular basis and old personnel files completely discarded after an appropriate length of time.

There are several Federal laws that govern record retention: Age Discrimination and Employment Act (ADEA), Fair Labor Standard Act (FLSA), Family Medical Leave Act (FMLA), Occupational Safety and Health Act (OSHA) and Employee Retirement Income Security Act (ERISA) to name but a few. It is important to know that each law has requirements that might be different for the same information. For example, ERISA requires that you keep employee/beneficiary records relevant to benefits for

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National Social Responsibility Recognition Award Programs Help to Demonstrate the Credit Union Difference

As in past years, the National Recognition Awards Program has a special significance. But as we move into a new era, one where the credit union industry will be a major player in the political arena, it's more important than ever to recognize that credit unions are unique providers of life-line financial services for millions of working Americans.

Developing and entering your social responsibility project helps your local community — and its representatives in state and federal government — better understand the *credit union difference*. The greater the understanding of this difference, the greater chance that the credit union tax exempt status will be preserved and accessibility to credit unions guaranteed for all consumers.

Since 1987, the Dora Maxwell Social Responsibility Recognition Award has honored credit unions for their charitable works in their communities. Some credit unions have ongoing programs and



establish a special relationship with local social service agencies or school programs. Other programs address many different needs in the community. No matter the size or scope of a project, each participating credit union builds its reputation as a good corporate citizen along the way. Credit unions enter the Dora Maxwell Award program in one of seven asset categories or the chapter category.

Beginning in 1990, the Louise Herring Award for Philosophy in Action has commended credit unions that make exceptional efforts to include credit union philosophy in their daily operations and member service. Programs that provide financial education to particular member groups within the credit union or special assistance to low-income members struggling to pay heating bills, for example, are clear examples of the philosophy that sets credit unions apart



from other financial institutions.

Entrants in the Louise Herring Award program compete in two asset categories.

Entry forms will be mailed the first of February. Send your entries for either award to Amy Jowers, Public Relations Coordinator by April 18, 2003. First place winners will advance to the national competition. National winners will be honored at the Governmental Affairs Conference in Washington, D.C., in February 2004.

By entering the National Social Responsibility Recognition Awards Program, you're accomplishing many goals: you are helping your community and your members, and showing lawmakers that credit unions are something special — and should remain that way.

For more information, contact Amy Jowers at 800.342.1266, ext. 1020. If you would like the forms sent via email, send an email to Amy at amy.jowers@fcu.org.

Newsletters: Core CU Communications Vehicle

Not all credit unions can afford media advertising. Some have not yet mounted their own Website. But nearly all credit unions keep in touch with members through a regular newsletter. That makes the newsletter one of the most important marketing instruments in the credit union's toolbox.

"The newsletter fills a critical function in making members aware of products and services," says John Kho, vice president of Ad Asylum. "It also communicates the character and culture of the organization. The newsletter is a fundamental communications vehicle for members who do not use lobby and branch office services."

For many members, the newsletter is also the most tangible and regular reminder that your credit union stands ready to serve them. In this connection, each story—and, just as important, every graphic—should

help the member in some way. Readers spend more time with a newsletter when they are reasonably sure they will be rewarded for their time.

"Make sure that your newsletter supports the mission of the credit union," says Kho. "If, for example, your mission is to educate members on how to advance their financial health, then each story should be written with that goal in mind. Editorially, the key is to be brief and to the point. Cut unnecessary words. Be your own editor. Choose the short and simple."

Graphically, Kho advises designers to make sure the size, color and style of the newsletter help ease of reading. The flag or nameplate should draw the reader's attention and convey the tone you want to achieve. Color can be a great attention-getter, but remember to use color for

function, not simply because it's there. Use it for photos, illustrations and background screens.

Choose from a wide variety of paper finishes and colors as well. Be careful with gloss-coated papers, because their high polish often reflects light, making reading more difficult.

"The newsletter's layout tells the reader what's most important," says Kho. "Large graphics and headlines get attention first. Follow them with smaller design elements. In laying out the newsletter, leave plenty of white space to allow readers to navigate a page without being overwhelmed or confused."

This article was taken from the Illinois Credit Union League's LSC Update. Ad Asylum is a full communications agency owned by the Illinois Credit Union League.

Credit Union FOM Diversification

By Dennis Dollar, NCUA Chairman

services at lower cost than expensive branch locations, is designed to provide greater risk management options through diversification for federal credit unions who seek reasonable opportunities for planned and managed growth.

The key word in the Credit Union Membership Access Act (CUMAA) passed in 1998 was "access" for potential members to have the choice to join a credit union. However, it cannot be over-emphasized

that the diversification of that access has a long-term risk management component that NCUA must also consider.

The existing rules have proven to be successful at extending access to credit union

services to millions of Americans from all walks of life, but NCUA must continue to make sure our field of membership rules evolve to provide appropriate diversification options in a dramatically changing financial marketplace.

That marketplace is certainly changing as banks, insurance companies and brokerage firms are all benefiting from the financial modernization options available to them under the 1999 Gramm-Leach-Bliley Act. NCUA must likewise move our rules forward in a measured way to enable credit unions to have all of the tools available

under CUMAA to diversify their fields of membership and provide opportunities for planned and managed growth in that changing marketplace.

The NCUA Board passed FOM rules in 1999 and 2000 which were specifically designed to move field of membership diversification options in a progressive and systematic way. This process has now evolved with over four years of experience.

The base lines have been established and the previous rules have been challenged and upheld in federal court. It is reasonably time to update the rules again.

The Board, with our November 2002 unanimous vote across party lines, has produced a reasonable and

appropriate field of membership update that will result in the evolution of more credit union services being offered to more Americans from all walks of life. It will also result in greater diversification options for the credit unions themselves to have planned and managed growth under the federal charter. The Board is to be commended for both its analysis and leadership in an area that is always controversial but absolutely crucial for the long-term viability of America's credit unions. I believe this proposal recognizes the importance of both expanded consumer

choice and enhanced safety and soundness. It recognizes both the law and the court decisions interpreting our earlier actions under that law. It contains both necessary restrictions and enhanced diversification opportunities.

We have a responsibility to respect the restrictions contained within the federal law, but we also have a responsibility to empower the opportunities contained within that same law. In doing so, I believe we will be pleased with the result that we will have stronger credit unions. We will have safer and sounder credit unions. We will have more diversified fields of membership. And, most importantly, NCUA's commitment to Access Across America - the word "access" derived from the Credit Union Membership "Access" Act - will be even more of a reality.

Our proposed update to NCUA's FOM rules will make the Credit Union Membership Access Act work more effectively for the over 80 million Americans who are depending on America's credit unions but it will also strengthen those credit unions through the diversification opportunities it provides. We encourage comment from all credit unions and other interested parties.

Comment letters can be mailed to Becky Baker, Secretary of the NCUA Board, 1775 Duke Street, Alexandria, VA 22314 or e-mailed to regcomments@ncua.gov.

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"We have a responsibility to respect the restrictions contained within the federal law, but we also have a responsibility to empower the opportunities contained within that same law."

Past Personnel Records

—continued from page 13

the duration of his/her plan participation. OSHA requires that forms 200 and 101 be kept five years, records used to monitor exposure to hazardous materials be kept 30 years and a legally required medical exam record be kept of the duration of employment plus 30 years.

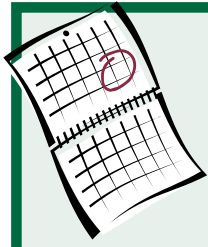
Specific retention standards for each law are numerous, so be sure to research carefully before you start shredding. The range is typically 1-3 years with a few notable exceptions. Many people are

tempted just to keep the whole file forever however, this can lead to problems as well.

Take heart because there does come a point when you can discard certain records. One word of caution that might seem unnecessary: You must retain any records that are relevant to any legal action in which your company is involved. Otherwise, make a New Year's Resolution to clean out those old files and start the year with a lighter load.

2003 Florida Credit Union League Convention

May 28-30,
2003



FCUL Calendar of Events

February 2003

Date	Event
12	Business Development Webcast - Fee: \$149
19-20	Compliance Seminar Ft. Lauderdale - Fee: \$229
23-26	CUNA GAC Washington DC - Fee: \$729

March 2003

Date	Event
7	Fraud & Identity Theft Quick Bites - Fee: \$79
10-13	SE Advanced Lending School Hilton Head SC - Fee: \$975

March(cont.)

18-20	Supervisory & Mgmt. Academy Pensacola - Fee: \$229/session \$399/both sessions
25-27	Supervisory & Mgmt. Academy Jacksonville - Fee: \$229/session \$399/both sessions
27	Strategies for Reducing Bankruptcy & Increasing Recoveries Ft. Lauderdale - Fee: \$229

CHAPTER MEETINGS

For further information, please refer to the League Website

www.fcul.org

Central Florida Chapter

February 6 • March 20

Escambia Chapter

February 20

Northeast Florida Chapter

February 27

The *Florida Credit Union News* is a monthly publication of the Florida Credit Union League (www.fcul.org). For business information or subscriptions, write the Florida Credit Union League, P.O. Box 3108, Tallahassee, FL 32315-3108, call (800) 342-1266, or e-mail amy.jowers@fcul.org. Two copies are supplied free to each affiliated credit union in Florida. Additional copies may be purchased for \$3 per issue or \$36 for a single one-year subscription. Articles may be submitted to the editor for publication and are subject to editing and approval.

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



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

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