



League of Southeastern
Credit Unions & Affiliates

2020 CHAPTER LEADERS' HANDBOOK

Including Chapter
Guidelines,
Resources, Bylaws
and More to Help
You Successfully
Lead Your Chapter



"Creating an environment that enables credit unions to grow and succeed"

**LEAGUE OF SOUTHEASTERN
CREDIT UNIONS & AFFILIATES**

866.231.0545

About the Handbook

The LSCU Chapter Leaders' Handbook is designed to serve as a source of ideas and information on chapters of credit unions within Florida, Alabama and Georgia and to provide an overall picture of the important role chapters play.

It is hoped that this handbook will be a useful tool to help you to have an active, more effective chapter. It is also available on the LSCU website.

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CHAPTER FUNCTION AND PURPOSE

What is a Credit Union Chapter?

Each chapter is composed of credit unions located within designated geographical boundaries. Chapters serve as liaisons between the League of Southeastern Credit Unions and the local credit unions that constitute its membership.

Each chapter should establish a basic set of objectives that will define its purpose. A list of these objectives, compatible with those established for the League of Southeastern Credit Unions, could include:

Purpose of the Chapters:

- Strive for the highest standards of policies, practices and operating efficiency.
- Promote and hold meetings for an effective exchange of information and suggestions relative to the common good of credit unions and work to bring improved credit union service to every member.
- Provide additional educational opportunities for credit union officials and employees.
- Promote interest, cooperation and networking among credit unions.
- Encourage local legislative, political advocacy and public affairs programs designed to provide a positive image of credit unions within the chapter's community.
- Promote the benefits of League Membership for credit unions in the chapter.
- Participate whenever possible in civic affairs designed to improve the community, letting members know that the chapter is interested in and working to improve the welfare of its members.

Structure

Board of Directors

A chapter is guided by its board of directors (the elected officials of the chapter).

The board of directors, led by the chapter president, is responsible for planning and promoting regular chapter activities. They are responsible for the general management of the chapter in accordance with the provisions of the League of Southeastern Credit Unions and the bylaws of the chapter.

League Liaison

LSCU provides a League staff member to serve as a liaison for each of the chapters. Through these staff members, the chapters have access to information on League products and services, and chapter support materials.

The Importance of Credit Union Chapters

Chapters are both a forum for teaching credit union operations and a means for publicizing the benefits of the movement in their respective areas. All chapter activities, whether they involve discussing sound management procedures or ways of upgrading services, are guided by a single objective – to foster the growth of the credit union movement.

Since education is an integral part of progress, it is natural that credit union chapters offer educational opportunities to both current and future leaders in the Alabama, Florida and Georgia credit union movement. Chapters typically provide educational programs to their local credit union officials at regular chapter meetings. As a result, these sessions often provide an opportunity for exchanging ideas and an outlet for disseminating information that credit union executives and employees require to move from “good” to “great”. It is the individual chapter that determines which credit union educational programs and activities to undertake in order to address the specific needs of credit unions within the chapter.

Equally important for chapters is the role of chapter officials in grassroots advocacy efforts. Legislative representation is critical to the continued survival of the credit union movement and chapters are very much a part of the political involvement process. Serving as vital links between the League and credit unions, chapters are a valuable resource concerning legislative issues and the views and concerns of local credit unions.

Chapters have always been, and will continue to be, the backbone of the credit union movement, fulfilling a dual role as credit union educator and grassroots legislative link.

The following information examines the LSCU bylaws addressing chapters. The existing chapter structure upon merger of the Alabama, Florida and Georgia Leagues still stands.

Section 1. Purpose

Chapters are unincorporated associations formed in specific geographic areas. Chapters are recognized by the League, but are not subdivisions or agents of the League. The purpose of a chapter is to support the League, promote cooperation among credit unions, sponsor educational programs, and undertake other activities consistent with proper credit union and community development.

Section 2. Composition

Each chapter shall be comprised of credit unions that are members of the League and shall operate pursuant to Bylaws approved by the Board and adopted by the chapter.

Section 3. Formation of Chapters

The Board shall have the authority to allow credit unions within common geographic locations to form new chapters and, after consultation with the affected credit unions, shall designate the geographic area for chapters. Chapters shall engage in activities of an educational and inspirational character which are consistent with the rules for chapters adopted by the Board.

Section 4. Limitations

No chapter is agent of, or attorney in fact for, the League. The actions of any chapter shall be binding solely upon the chapter, not upon the League. A chapter may indicate that it is affiliated with the League, but may not assert that it is the League or that it has the authority to act for the League in any matter.

Section 5. Dissolution of Chapters

Any chapter may be dissolved upon affirmative vote of the League Board.

IRS Form 990 (also see page 23)

The LSCU files a group tax return (IRS Form 990) for each chapter. The League's Finance and Administration Department sends a notice to each chapter president, requesting specific information, including;

- Form A – officer information
- Form B – cash receipts and disbursements summary
- Form C – group filing authorization
- Form D – donations, contributions and gifts made

Form C requires the chapter's Federal ID number. If you do not know your chapter's Federal ID number, please contact the financial institution where your chapter's checking account is located.

CHAPTER POSITION DESCRIPTIONS

A chapter is governed by its officers, called an executive committee or board of directors, made up of individuals from credit unions within the chapter's geographic area. To be eligible for election and continue in office, a candidate must be an employee or volunteer of a credit union in good standing with the League of Southeastern Credit Unions & Affiliates.

Normally, not more than one representative of any credit union shall serve as a chapter official at any one time. Chapter officers meet as necessary. Regular meetings of the chapter are held as specified in the chapter bylaws or fixed by the chapter officers or directors.

Duties:

- Meet as needed.
- Give direction and purpose to the chapter activities throughout the year.
- Plan and coordinate chapter activities.
- Outline the chapter's goals and objectives for the year.
- Appoint standing or special committees to help achieve objectives.

The board should "plot the course" they would like to see their chapter follow during the year. This action should result in an outline such as the Chapter Planning Activity Worksheet and the Chapter Planning Calendar, found in the Forms section of this handbook. By planning in advance, the board can distribute a six-month or full year meeting schedule to the chapter membership.

▶ See Chapter Planning Activity Worksheet in **Forms** section.

▶ See Chapter Planning Calendar in **Forms** section.

Chapter President

Overall, the president is responsible for providing the leadership for the chapter. It is the duty of the president to give the chapter direction, to motivate people to work for the chapter, and to try to bring out the best that each person has to offer. The president works for the unity of the chapter, showing other officials ways to achieve their objectives, and strives to keep all activities working together in harmony for the good of the chapter, the League, the credit unions and the credit union members.

The president of a chapter has the responsibility to see that the following specific tasks are accomplished:

Duties:

- Preside at all meetings of the chapter and the chapter board of directors.
- Conduct and coordinate chapter affairs in accordance with the bylaws of the chapter.
- Assume responsibility for all meetings of the chapter personally or by delegation.
- Appoint regular or special committees needed to carry out chapter functions and act as an ex-officio member of such committees.

- Keep the chapter informed on current correspondence, including highlights and programs of LSCU and CUNA by informing appropriate chapter officials and/or announcements at chapter meetings.
- Represent or appoint another chapter member to act as the chapter liaison at community and civic events upon invitation.
- Represent and speak for the chapter at other meetings when attending as a chapter representative.
- Develop responsible leadership among the members of the chapter. The chapter president is a "team builder" and should pursue training opportunities for upcoming leaders when necessary.
- Cooperate with the chapter secretary in issuing meeting notices and oversee the return of all chapter meeting notices and minutes to the League office.
- Complete, or designate an officer or board member to complete, the LSCU online event submission form.

Chapter Vice President(s)

The vice president is the back-up person for the president. In the president's absence or disability, the vice president will be called upon to fill his/her role and to perform all duties of the president. The vice president can lend vital assistance to the president and is an important source of support. The vice president is a key position in the chapter.

Duties:

- Preside at meeting in the absence of the president.
- Be prepared to succeed to the presidency in the event of a vacancy. The vice president should be thoroughly familiar with the duties of the president.
- Function as the chairman of major committees as needed.
- Work to involve inexperienced members of the chapter in special committees or projects.
- Make certain all who serve on behalf of the chapter are given their deserved recognition.
- Function as the program chairman, unless a program chairman has been specifically designated.
- Serve in any other capacity the president may assign.
- Act as chapter representative or delegate at all functions and meetings not attended by the president.

The vice president may be assigned specific duties by the chapter officials, such as chairing special projects, and may be called upon by the president to assist as necessary for the good of the chapter.

Chapter Secretary

The secretary shall keep a record of the meetings of the chapter and chapter officials. These records, or a copy of these records, must be forwarded to the League office in a timely fashion. The accuracy and completeness of these chapter records are the responsibility of the secretary.

Duties:

- Conduct correspondence and maintain the records of the chapter.
- Handle chapter finances in the absence of the treasurer.

- Check attendance at all meetings.
 - See Chapter Attendance Record in **Forms** section.
 - Take accurate minutes of all chapter meetings, regular or special. If no meeting is held during a certain month or quarter, the League office should be notified.
- Coordinate with the chapter president to promptly forward a copy of the chapter meeting minutes to the League office.
 - See Minutes of Regular Chapter Meeting in **Forms** section
- Work closely with the program chairperson in coordinating the information contained in the chapter meeting notices.
- Inform the League of any change in officials and provide appropriate information about the new officials.
- Act as presiding officer in the absence of the president and the vice president(s).
- Retain and maintain a copy of current chapter bylaws.
- Maintain a current list of credit unions and addresses within the chapter area.
- Answer routine inquiries and correspondence when necessary.



Helpful Hint – Publishing Chapter Meeting Information

To publish upcoming chapter meeting information on the online chapter calendar, please complete the online form on the Chapter page of the LSCU website. A sample of the notice can be found in the Forms section of this handbook. If no meeting is held during a certain month or quarter, the League office should also be notified – please submit a new chapter event form or an existing Chapter Event Change Form. For questions, please contact MemberEngagement@lscu.coop.

To help make the secretary's job easier, standard attendance and meeting minute forms are provided by the League. Samples for photocopying can be found in the Forms section of this handbook.



Helpful Hint – Chapter Meeting Notices

To stimulate attendance at your chapter meeting, include the following:

- *Guest Speaker's Name & Title*
- *Topic to be presented*
- *Special items of interest*

Meeting Minutes

Chapter meeting minutes sent to the League office should contain:

- Name of chapter and type of meeting - regular or special
- Date of meeting

- Place of meeting
- Time of call to order
- Number of persons present
- Presiding officer
- Statement that minutes of previous meeting were read and approved
- Reports of officers and committees - regular or special
- A detailed record of chapter business transacted
- Time of adjournment

Chapter Treasurer

The treasurer shall be responsible for accounting for the chapter officials for such funds and property as shall be in the possession of the chapter.

Duties:

- Receive all funds and deposit them to the chapter's account.
- Pay all mandatory obligations incurred by the chapter, such as meals, with the approval of the chapter board of directors.
- Present the current bills each month to the board of directors for approval. If the chapter operates under a budget, budget items may be paid by the chapter treasurer without further approval.
- Maintain accurate and complete records of all receipts and disbursements.
- Work with the program committee in planning chapter dinners, meetings, and other events involving expense or income to the chapter.
- Submit a financial report at each regular business meeting.
- Send a billing of chapter dues, if applicable, to each member credit union in the chapter area by the date shown in the bylaws.
- Keep a list or inventory of items owned by the chapter. In addition, keep a record of who has possession of these items.
- Handle chapter secretary duties in the absence of the chapter secretary, including taking minutes and handling correspondence.
- Send a year-end financial statement to the League office as soon as the statement is available.

► See Report of Activities for the Year Ended in **Forms** section.

It is extremely important that the year-end financial statement be completed. It is necessary for the completion and submission of IRS Form 990.

How are Chapter Funds Obtained?

The operating expenses of each chapter, such as postage, printing, rentals, etc., may be defrayed by assessing dues on all chapter member credit unions at a rate determined by a majority vote of chapter members at each annual meeting. The costs can also be included in the meeting fees charged to members. Dues rates for chapters are variable and can be assessed in several ways:

- A fixed annual membership fee per credit union;
- Assessed as a percentage of income (with a maximum and minimum)
- Per capita amount.

For chapters that charge membership dues, dues are required in accordance with the chapter bylaws. Other funds may be secured by other legal fundraising means approved by chapter members within the limitations of the bylaws.

What are Safeguards for Chapter Funds?

The financial records of the chapter must be audited at least annually. The chapter board of directors should appoint an auditor or an audit committee to perform this task. In addition to the annual audit, an audit should be performed any time a new treasurer takes charge of the funds.

A copy of the audit report should be forwarded to the League office. A standard audit form prepared by the League is provided for your convenience.

▶ See Auditor's Verification Form in **Forms** section

▶ See Report of Audit Committee in **Forms** section



Helpful Hint – Chapter Funds

As a matter of principle, keep only the amount of funds necessary to carry out specific projects in the chapter treasury.

Sales, Use and Hotel Occupancy Taxes Relative to Chapter Activities

From time to time, chapter officials request information on whether the chapter is tax exempt from the payment of Sales, Use and Hotel Occupancy Taxes when making purchases of its own goods and services in the name of the chapter. **Chapters are not exempt from these taxes.**

The League of Southeastern Credit Unions is a trade association comprised of credit unions in the states of Alabama, Florida and Georgia. While federal and state-chartered credit unions enjoy a legislative exemption from the payment of Sales, Use and Hotel Occupancy Taxes, the League itself is not exempt from these taxes.

Chapters are a subsidiary of the League whose purpose is to carry out educational activities in their assigned geographical areas. Since chapters are an extension of the League, they are subject to the payment of Sales, Use and Hotel Occupancy Taxes in the same manner as the League.

However, if your chapter is hosting a fundraising event for the Southeastern Credit Union Foundation, the tax exemption may apply. Please contact the League for guidance.

YOUNG PROFESSIONALS GROUP

In 2012, the LSCU introduced the Young Professionals Group (YPG), structured as a stand-alone group within geographic groups as sub-sets of the appropriate chapter. There is no fee to participate in the Young Professionals Group. Participants are asked to complete an online registration form located on the LSCU website.

The YPG encompasses a group of credit union professionals under the age of 40 in Alabama, Florida and Georgia working to positively impact the credit union movement and the communities they serve through networking, mentorships, and collective action. Additionally, it is important to educate credit union young professionals about career opportunities in the credit union movement and to help them discover opportunities for growth and career development.

The goals of the program are improved industry awareness, increased knowledge exchange and professional development, and strengthening the collaborative spirit of young credit union professionals. YPG members have access to supplementary resources to assist with meetings, such as the YPG Networking Events Guide and YPG Community Outreach Guide, located on the LSCU website.

The YPG is led by a coordinating council made up of YPG representatives from each active YPG chapter. The YPG coordinating council is responsible for the planning and execution of the YP Think Tank, a free professional development event for YPG members across all three states and disseminating information on upcoming events and initiatives to their respective groups.

For additional information, please contact Jordan Burroughs at Jordan.burroughs@lscu.coop or Alisha Stair at Alisha.stair@lscu.coop.

APPOINTED POSITIONS

Chapter Legislative Liaison

Credit unions consistently rank legislative advocacy as the most important service the League and CUNA can provide. There's no question that protecting credit union interests in the national and state capitals is important, but the real political strength in the movement is in the grassroots efforts of individual credit unions. The vital legislative link between the League and the credit union is the chapter Legislative Liaison.

Duties:

- Help educate and motivate credit union members in their chapter.
- Contact local credit unions and request assistance with letters and calls to legislators when necessary.
- Help bridge the gap by arranging dinner meetings or other events with legislators and local credit unions. It's important for legislators and credit union employees to meet and understand how the other operates.
- Facilitate and assist in fundraising events to support political action efforts by the League's state and national political action committees. The Legislative Liaison can be a powerful ally in persuading chapter members to contribute.
- Encourage credit union employees to participate in other ways during political campaigns, such as making phone calls for candidates during election years.
- Serve as a valuable resource for the League concerning legislative issues and the views and concerns of local credit unions. Provide feedback about questions or problems member credit unions have concerning legislation.

Legislative representation is critical to the continued survival of the credit union movement, and the Legislative Liaison is very much a part of that representation process. Think of the chapter Legislative Liaison as a type of Paul Revere, who sounds the alarm during times of danger.

CHAPTER PLANNING

The Purpose of Chapter Planning

There are several benefits of chapter planning. Chapters perform a valuable service to credit unions at the local level by providing a communication link between the League of Southeastern Credit Unions and the credit unions in the chapter, as well as between the credit unions themselves.

As a primary component of the League of Southeastern Credit Unions, a chapter's ultimate purpose is to support the mission of the League which states:

"To create an environment that enables credit unions to grow and succeed."

Inclusive in the communication link provided by chapters is the need to provide chapter credit unions with a source of networking, social and business, and a vehicle for low cost-educational opportunities.

Objective

Chapter planning will help achieve the following objectives:

1. Develop relevant and productive chapter activities that will benefit the credit unions as a result.
2. Build relationships within the chapter, keeping credit unions competitive with other financial institutions and adding value to their individual operations.
3. Develop systematic learning programs and/or workshops that will provide credit unions the information and skills necessary to compete in the current environment.

Pre-planning Questions

1. **Why develop a chapter plan?**
 - a. Evaluate current chapter functions. Who is attending?
 - b. Anticipate change.
2. **What if we're experience an increase/decrease in participation and attendance?**
 - a. Test validity of chapter mission statement.
 - b. Is it still on target or has the focus changed?
 - c. New views/ideas should be explored. This may set a new direction.
3. **What areas should the plan address?**
 - a. Attendance.
 - b. Areas of interest that credit unions will find valuable when presented at meetings.

4. **Which credit unions attend? Who is representing them?**
 - a. Participation.
 - b. What is the level of interest/enthusiasm from attendees?
5. **What should the chapter be doing to be successful? What does successful mean to our chapter?**
 - a. Each chapter is unique.
 - b. Define what would make your chapter successful.
4. **Why do people attend the chapter meetings?**
 - a. Convenience - local
 - b. Personal
 - c. Education
 - d. Networking
5. **What does the chapter do best?**
 - a. Capitalize on what works.

Chapter Planning Activity Flow Chart

1. **Introductions/Planning Purpose**
 - a. Discussion of "Why develop a chapter plan."
2. **Expectations**
 - a. What are participants anticipating from the planning process?
3. **Identify Needs of the Chapter/Credit Unions**
 - a. What are the needs of the credit unions in your chapter that have planned activities?
4. **Determine the Realities**
 - a. What can/cannot be done to meet the identified needs?
5. **Establish Goals for the Chapter**
 - a. Define specific achievements desired.
6. **Set Interim Objectives**
 - a. Short-term achievable goals to support long-term goals.
7. **Develop a Tactical Plan**
 - a. Devise mode of operation.
8. **Evaluate Progress**
 - a. Assess progress periodically to determine adjustments necessary.

Chapter Planning Activity

TASK 1: Identify needs of the credit unions that the chapter should be meeting.

- What do credit unions want and need from chapter activities? A sample of ways to determine what your chapter's credit unions want and need are:
 - a. A written survey mailed to credit unions.
 - b. Evaluation forms for programs to be completed by attending credit unions.
 - c. Telephone survey of credit unions who do not attend chapter meetings.
 - d. Email or online surveys through Survey Monkey, Doodle, Zoomerang, etc.

TASK 2: Assess/evaluate prior year's chapter activities.

- a. Which programs excelled? Which did not?
- b. Which meetings had large attendance? Why?
- c. What made the difference?

TASK 3: Determine the realities of meeting the needs just identified.

- Does the chapter have the necessary resources?
 - a. People
 - b. Time
 - c. Funds

TASK 4: Establish goals for the chapter.

- What specifically should the chapter achieve to be successful (refer to your definition of successful under pre-planning questions)?
 - a. Long-term
 - b. Short-term

TASK 5: Set interim objectives.

- What must happen to achieve the desired goals?
 - a. Interim objectives are very specific and should have a definite time for completion.
 - b. The accomplishment of several interim objectives should reach the desired goals.

TASK 6: Develop tactical plan.

- A tactical plan states how the interim objectives and desired goals are to be achieved.
 - a. Who will be responsible?
 - b. Where will it take place?
 - c. How will it be funded?

TASK 7: Evaluate progress.

- The plan should be revised periodically to assure no adjustments are needed and that proceeding will achieve success.
- A plan destined to fail and not adjusted will only bring on failure faster.
- If needed, the entire plan should be rewritten to achieve the desired goals.

► See Chapter Planning Activity Worksheet in **Forms** section.

Chapter Planning Activity - Facilitation Tips

Facilitation Purpose:

To provide neutral guidance to the group by encouraging full participation with discussion and resolve to achieve a common objective.

Facilitator's Role: This is a process role, separate from a decision-making or power role.

- A neutral servant of the group, non-judgmental
- Encourages participation and raises issues
- Keeps the group on track
- Ensures that no one dominates the conversation
- Does not evaluate or contribute ideas
- Energizes the group



Helpful Hint – Facilitator

Contact your League Liaison to serve as a facilitator during your chapter planning sessions.

Chapter Planning Activity - Chapter Budget

The chapter board of directors should meet and develop an operating budget for the coming year. At a minimum, this should include:

- Income
 - a. Chapter dinners *
 - b. Other income
- Expenses
 - a. Chapter dinners *
 - b. Postage, mailing costs
 - c. Board of director meetings
 - d. Events
 - e. Other

* Income and expense of chapter dinners can be figured at a net gain, break-even or loss.

The budget should also show the net anticipated gain or loss for the year.

► See Chapter Planning Calendar in **Forms** section.

CHAPTER MEETINGS

Types of Meetings

Chapter meetings should result in an exchange of knowledge or skill development by credit union officials and employees in attendance. To accomplish this, several types of meeting formats may be used:

The Forum

A forum is a meeting in which all present have an opportunity to speak and express opinions. It is generally used to develop orderly discussions after a subject has been introduced by a speaker, panel, PowerPoint or other presentation. The chairperson or moderator calls for questions and comments from the audience. He or she repeats any questions received, directs to the speaker or panelist, keeps the discussion active and orderly, and summarizes when necessary for clarity.

The Lecture

The program chairperson briefly introduces the speaker, giving his or her background, qualifications, items of interest in the subject, and the importance of the subject to credit unions. The guest then speaks, covering the subject as he or she sees fit. After the lecture, the speaker will usually open the floor for questions.

The Symposium

Two or more speakers are seated at a table facing the audience. The program chairperson sits in the center and introduces the speakers in succession. Each speaker then makes a short, specific talk on one aspect of the subject or problem. Upon conclusion, the program chairperson makes the necessary transition remarks to the next talk. After all have spoken, the chairperson makes closing summary remarks.

The Panel

A group of several persons with specific knowledge engage in orderly discussion before a listening audience. Participants and the chairperson remain seated during the discussion. The exchange is informal, spontaneous and often impromptu, yet follows a pattern of organization that has been prepared in advance. The chairperson or moderator introduces the panelists and starts the discussion, usually with a general question. He or she guides and stimulates discussion with further questions and comments, following a flexible outline.

Suggested Chapter Meeting Agenda

Meeting Date and Location

I. Attendance-Call to Order

II. Reports:

A. Secretary's Report (approve previous meeting's minutes)

B. Treasurer's Report

C. President's Report

D. League Report (presented by LSCU chapter liaison upon request)

E. CUNA Mutual Representative

- F. Corporate Credit Union Representative
- G. Legislative Liaison
- H. Any Other Reports
- III. Old Business
- IV. New Business
- V. Program or Speaker
 - Name & Title
 - Association
 - Subject
- VI. Announcement of next meeting date and adjournment (door prizes if applicable)

Special Recognition/Special Event Meetings

In addition to educational meetings or in conjunction, your chapter may want to consider other types of meeting formats or programs including:

- **International Credit Union Day**
- **Public Relations Events** to increase community awareness.
- **Consumer Education Classes or Seminars**
- **Chapter Socials** or other networking events without a formal program.
 - Network and get to know your credit union peers! A social/networking event is an excellent opportunity to combine efforts with other chapters in your area.
- **Legislative Night**
 - Invite lawmakers as chapter guests. Make the evening an opportunity for credit unions to get to know their lawmakers.



Helpful Hint – Chapter Meetings

Remember, a chapter's responsibility is the education of credit union professionals and volunteers. However, special events and social functions are an excellent way to divert from the standard chapter meeting format, as long as these events are not the sole focus of the chapter.

The Chapter Meeting - The Place to Get Involved

The chapter meeting is the place to get involved. Encourage attendees to invite an individual from a credit union that does not attend regularly or invite a credit union co-worker to the meeting. Once these individuals agree to attend, here are a few steps to make them feel welcome and motivate them to attend future meetings:

- Devote part of your time at meetings to getting acquainted with new individuals.

- Seek out a new face as you search for a seat at a table. Make it a point to introduce yourself to someone you do not already know.
- Follow through - introduce this new individual to other members.
- Chapter meeting notices should contain as much exciting, detailed information as possible.
- Place upcoming meeting information on table tent cards or flyers that can be read at each table during dinner.
- Arrange seating where people face each other. This promotes conversation.
- Remember - everybody worked hard to get these individuals to the meeting. A bit of your personality offered sincerely may help keep them coming back.



Helpful Hint – Getting Others Involved

Invite someone from a credit union that does not attend regularly or a credit union co-worker to your next meeting.

Ten No-fail Tips to Increasing Attendance at Chapter Meetings

- Provide interesting, well-planned, well-organized and well-publicized chapter programs.
- Send an attractive and informative meeting notice 10 to 14 days prior to the date of the meeting.
- Meetings should be held on a regularly scheduled date and time.
- Credit union or vendor sponsorship and the rotation of the meeting location should be recognized and announced.
- The business meeting should be concise and move quickly.
- The meeting should be educational and allow for the exchange of information and ideas to all attendees. The type of meeting and program topic should vary.
- The agenda should provide for a general discussion period.
- Meeting topics and speakers should be interesting and relevant.
- The president or chairperson should keep the meeting under control and moving as rapidly as possible.
- Include a short social period to precede or conclude the meeting.

Speaker Arrangements

Chapters are encouraged to make the most of the resources available to them through the League and other affiliated organizations. Individuals from these organizations are always willing and eager to make presentations at chapter meetings. Refer to Speaker Topics/Chapter Presentations found in the Chapter Resources section of this handbook.



Helpful Hint – Securing a Speaker from the League Office
Send a request (via email) to your Chapter Liaison, notifying the League of your topic interests, location and date required. Your Liaison will then confirm an appropriate speaker and notify the chapter.

When securing a speaker from outside the credit union movement, such as law enforcement officers, special interest groups, etc., the following suggestions may be helpful:

- Make initial contact either by phone or mail.
- Written confirmation should follow.
- Discuss the objectives of the meeting with your speaker.
- Determine the specific topic to be covered.
- Brief the speaker on the amount of time available for the presentation, the audience to be addressed and the occasion of the meeting (regular chapter meeting or special recognition meeting).
- Provide the speaker with the specific time, location and date of the meeting.
- Ask for a bio to be provided prior to the meeting.
- Discuss special equipment needs, if any, with the speaker and your chapter's ability to make these arrangements.
- Arrange to meet and greet the speaker prior to the start of the meeting.

Meeting Planning Checklist

- Date, Time and Location of Meeting
- Necessary Facilities Arranged
- Room Set-up and any Special Requirements
- Sponsoring Credit Union(s) or Vendors
- Type of Meeting Planned
 - a. Educational
 - b. Social/Networking
 - c. Special Event (Legislative Night)
 - d. Recognition Meeting
- Speaker and Topic Determined
- Promotion and Publicity Mailed
- Agenda Prepared
- Invocation

- Opening Remarks
- Registration - Who will handle the night of the meeting?

▶ See Meeting Planning Checklist in **Forms** section.

Evaluating Your Chapter Meetings

It is important that someone in the chapter provide an overall evaluation of each chapter meeting. This information will be extremely helpful when planning for the following year. Your evaluation should include the following:

- Meeting Location
- Business Meeting
- Presentation or Educational Program
- Total Number of Credit Unions in Attendance
- Total Number of People in Attendance
- Other Comments

Use your evaluation forms to complete a yearly summarization form. This information will save time when planning for the next year's programs and will provide valuable background information on successful and not so successful chapter meetings and programs.

A sample meeting appraisal form and a yearly summarization form has been developed for your convenience by the League. An original copy of each can be found in the Forms section of this handbook.

▶ See Chapter Meeting Appraisal in **Forms** section.

▶ See Chapter Meeting Annual Summarization in **Forms** section.

CHAPTER GUIDELINES

Installation of Chapter Officers

If a short installation ceremony is desired, the following procedures may be used:

LSCU Staff or Director: It is a pleasure to be here with you all tonight. On behalf of the _____ Chapter of Credit Unions, it is now time to install the [insert year] chapter officers. At this time, could I please have the newly elected officers join me?

(State to the audience) The individuals you have elected to represent the _____ Chapter of Credit Unions have agreed to carry out the duties that pertain to their respective office and shall operate to fulfill the objectives of the Chapter as set forth in the chapter's bylaws.

(Option A: Individual Officer Installations – have everyone read or repeat after you the oath of their respective office out loud to the audience)

(Option B: Group Installation – have all officers raise their right hand and repeat the oath of office out loud to the audience).

If I could ask you to raise your right hand and repeat after me:

Oath of Office:

I, (state your name), as (state officer position) and member of the Board of Directors of the _____ Chapter of Credit Unions, do solemnly pledge:

To INCREASE my knowledge of credit union principles and philosophy;

To CONDUCT my relations with others in a manner which will bring honor and respect to the credit union movement;

To PLACE the welfare of the credit union movement above self-ambition;

To SERVE the members of the _____ Chapter of Credit Unions, who have placed their confidence in me and have elected me to this high office;

To REMAIN dedicated to the credit union philosophy of PEOPLE HELPING PEOPLE.

LSCU Staff or Director: On behalf of the LSCU Chapter Program and the _____ Chapter of Credit Unions, it is my privilege to present your [insert year] _____ Chapter officers. Congratulations to you all!

► See Chapter Officer's Pledge in **Forms** section.

Reporting Chapter Officials

It is important that each chapter provide the League office with an updated and accurate list of chapter officials annually, following your elections of officers. Notification should also be sent to the League office anytime a change is made to the chapter officials. A Directory of Chapter Officials form is provided for convenience in maintaining accurate records of chapter officials. Please submit chapter officials' information to MemberEngagement@lscu.coop.

- ▶ See Directory of Chapter Officials in **Forms** section.

Reporting Chapter and Chapter-Related Information

Meeting Information - Monthly

All chapters are required to regularly submit copies of the chapter minutes to the League office. We ask that the chapter secretary or other designated person submit minutes of chapter meetings to the League office in a regular and timely fashion. Please submit the minutes to your Chapter Liaison or MemberEngagement@lscu.coop.

Your regular chapter meetings serve as a forum for credit union leaders to share ideas and offer comments and suggestions about the League services and programs. The information gathered from the chapter minutes provides feedback and program information that is of great value when planning educational programs and making training decisions.

- ▶ See Minutes of the Regular Monthly Chapter Meeting in **Forms** section.

Upcoming Meeting Information

Upcoming chapter meeting program information (date, location, time, topic and speaker) is published in the League Chapter Events Calendar on the LSCU website, which every affiliated credit union can access. *To include your chapter's upcoming meeting information on the calendar, please submit the information as soon as it is known via the online event submission form on LSCU's website.*

The League of Southeastern Credit Unions is committed to providing your chapter with quality programs and resources, and your assistance in the form of current chapter information and details is greatly appreciated.

- ▶ See Notice of Chapter Meeting Card in **Forms** section.

Chapter Tax Returns

The League completes and files a consolidated tax return on behalf of all the chapters in Alabama, Florida and Georgia annually. This procedure relieves each individual chapter treasurer of the responsibility to file a tax return and the League is assured that a timely tax return has been filed. (See page 5).

Chapter Responsibility

The chapter treasurer must submit the chapter's summary statement of income and expense for the year as the yearly financial report. This information is then used to compile the consolidated chapter tax return. This information must be submitted to the League office as soon as it is available, no later than February 15th of the following year. If you have any questions regarding submitting year-end chapter financial information, please contact the League Office.

Chapter activities are covered under the League's Bond and Casualty Insurance Policy. Some special events typically require specific coverage. Please consult the League for assistance.

CHAPTER RESOURCES

Chapter-Sponsored Charitable Events - Guidelines for Contributions

The following guidelines are for contributions from your League or Service Corporation (*LEVERAGE*) to chapter-sponsored charitable events:

- Events must be sponsored by a chapter for a "bona fide" charitable event. The event must be CHAPTER sponsored. An event supported by the chapter, but sponsored by an individual credit union, does not qualify.
- The request for a donation must come from the Chapter President who represents the chapter making the request. The request will be made to the LSCU or LEVERAGE President.
- The LSCU or LEVERAGE President will determine the appropriateness of the request and determine the timing of the donation.
- Donations are not cumulative. Therefore, if a request is not received from a chapter in a given year, the chapter may not request two donations the next year.

Educational Programs

The League of Southeastern Credit Unions offers a wide variety of educational opportunities throughout the year. These sessions are designed to help credit unions develop their most valuable resource - their staff and volunteers.

Chapter Leaders' Retreat

The Chapter Leaders' Retreat is a "chapter specific" training program. Chapter officials participate in a hands-on workshop featuring fresh ideas and information to help build participation and increase volunteerism.

Leadership

The Resource of Leadership

Although you have specific duties in your designated chapter role, you do not face them alone. Chapter leadership is truly a team effort, and cooperation is the key to your success. Below are some ways to make the most of the teams to which you have access.

Working with Other Chapter Leaders

This includes those within your own chapter, and those on the boards of other chapters. Each person has a unique combination of experience and contacts. By talking with other chapter leaders at chapter events, League events and educational sessions, and informal credit union gatherings, you will develop knowledge of their strengths and potential for contribution. With this knowledge, you can seek assistance and involvement, rather than bearing all responsibilities alone. Seminars and conferences, especially the Chapter Leaders' Retreat, are excellent opportunities for building your own network. The Chapter Officials list provides another means to contact other chapters as well.

Working with Member Credit Unions

This group includes those working or volunteering for credit unions in your chapter. This group of people has a great deal to contribute and offer. Keep them informed about chapter activities and look to them for suggestions. There are many informal ways to reach out to chapter members, including using the social portion of your monthly meetings or breakfast meetings for small local groups. Your chapter's members are a link to the credit union industry. They are also potential leaders themselves. By developing such relationships, you are developing future leadership for the chapter.

Working with League & Service Corporation Staff

This handbook lists the specific resources available to your chapter. The League of Southeastern Credit Unions and *LEVERAGE* staff will provide information that will enable you to deal with specific chapter business. Their role is to work with you so that the chapter's purposes are met. Take every opportunity to meet with the League and *LEVERAGE* staff at seminars, conferences and other meetings. This is an essential step in developing productive working relationships.

Speakers' Resources

Locating Speakers

The League of Southeastern Credit Unions' staff and members of specific affiliated groups are prepared to speak at chapter meetings. These individuals can present programs on a broad range of topic areas. A list of topic suggestions, brief description of the presentation and approximate presentation time is provided on the Speakers Topic/Resource Chart that follows.

The League can help assist your chapter in scheduling our staff to speak at your chapter meeting. Requests for a specific speaker or topic area should be emailed to your League Liaison. A speaker will be arranged to meet your needs and written confirmation will be emailed to your chapter.

Other Speakers

There are several valuable resources for chapter speakers in addition to League staff, including CUNA Mutual Group, Corporate Credit Unions and other affiliated organizations. As you choose speakers, try to select an individual who is comfortable and familiar with speaking to a group in a manner that encourages learning. An individual with experience and success in presenting workshops or educational programs would be ideal. There are many around us who are willing to share their expertise in well-presented chapter programs.

Credit Union Professionals and Volunteers

There is a wealth of talent in the credit union community, such as credit union presidents, marketing directors, loan officers, and other officials who should not be overlooked as a source for speakers and programs. These credit union professionals possess talents, skill and expertise in areas such as marketing, product knowledge, loan processing, cross-selling and youth marketing, to name a few. Keep these individuals in mind when identifying chapter speakers.

Local Resources

Individuals familiar with certain aspects of credit union operations – for example: attorneys, auditors, collectors and credit bureaus - are a good sector to begin your search for speakers. Don't overlook governmental agency personnel involved with regulations and programs affecting credit unions.

Many times, state and federal regulators will send a representative to speak to a group or chapter about regulatory issues. Local law enforcement agencies will often send a representative to give presentations on topics relevant to their field such as robbery, fraud and embezzlement. Your local chamber of commerce maintains a list of individuals who will speak on a wide variety of topics. Other resources include: Internal Revenue Service, FBI, local and state law enforcement agencies, NCUA, Florida Office of Financial Regulation, Alabama Credit Union Administration, Georgia Department of Banking and Finance, or other investment sources.

The subject matter will dictate the choice of speaker for your program. However, please contact your League Liaison for further recommendations.

Speaker Topics/Chapter Presentations

To help chapters plan programs and select up-to-date topics, the League has prepared a list of popular speaker topics. Each of these topics can be covered in approximately 30 minutes or within the time constraints specified by the chapter. As topics continue to develop, this list will continue to grow. Some suggested topics are listed below:

- Advocacy Update
- Member Service
- Business Development
- Employee Relations
- Member Relations
- Stress and Time Management
- Problem Solving and Decision Making
- Product Development, Management and Positioning
- Consumer and Small Business Deposits
- Financial Analysis and Profitability
- Checking Account Strategies
- Fee Income Strategies
- Strategies to Earn PFI Status
- Small Business Banking
- Green / Eco-Friendly Banking
- Public Relations
- Media Relations (how to write press releases, how to get media attention, how to be interviewed)
- Marketing
- Multimedia
- Branding
- IT
- Emerging Financial Technologies
- Social Media
- Attracting Younger Members
- Consumer Deposit Regulations
- Consumer Real Estate Regulations
- Consumer Non Real Estate Regulations
- Business Lending Regulations
- Fair Lending Regulations
- Community Development
- Robbery Training
- Financial Literacy
- BSA/AML
- Regulatory Updates

CHAPTER BYLAWS, CODE OF ETHICS, AND CODE OF CONDUCT

Chapter Bylaws and Code of Ethics

A copy of the chapter's own official bylaws should be inserted at the end of this section. Below is a copy of the **Standard Chapter Bylaws** adopted by the League of Southeastern Credit Unions. Also included is a copy of the Code of Ethics for Chapter Officials.

Standard Chapter Bylaws *(Approved by the LSCU Board on 12/8/10)*

Article I - Name and Location

Section 1: Name

The name of this Chapter shall be the _____ Chapter of the League of Southeastern Credit Unions (LSCU).

Section 2: Location

The Chapter Area shall be the following geographic area: _____

Article II - Purpose

Section 1: Purpose

The purpose of the Chapter is to:

- Promote cooperation among credit unions within the Chapter;
- Support the growth of credit unions;
- Promote and support the League of Southeastern Credit Unions;
- Sponsor educational programs;
- Promote grassroots advocacy efforts in support of the credit union movement;
- Encourage credit union participation in community involvement projects;

Section 2: Integral Part of League

The Chapter is an unincorporated association established by the League and is recognized as an integral part of the League.

Article III - Membership

Section 1: Membership

Credit unions with an office within the Chapter area shall be eligible for the following classes of membership:

Primary Members - Any LSCU affiliated credit union with its headquarters located in the Chapter area is eligible to be a Primary Member.

Associate Members - Any LSCU affiliated credit union with a branch located in the Chapter area is eligible to be an Associate Member.

Additional Members - Any credit union headquartered in a non-LSCU state with a branch located in the Chapter area is eligible to be an Additional Member, if it is affiliated with the League in its home state other than the League of Southeastern Credit Unions.

Section 2: Membership Voting

All Primary Members shall be entitled to one (1) vote.

Article IV - Meetings

Section 1: Annual Meeting

The Annual Meeting of the Chapter shall be held by April 30th of each year at a time and place indicated by the Chapter Board. A notice shall be sent by the Secretary to all affiliated chapter credit unions and the League at least fifteen (15) days prior to the date of the meeting.

Section 2: Regular Meetings

The Chapter shall hold at least one (1) regular meeting each calendar quarter.

Section 3: Special Meetings

Special Meetings shall be called by the Chapter President or upon request of the greater of two (2) Primary Members or 25% of the Primary Members; notice given by Secretary to Chapter members and the League at least one week in advance. The purpose of meeting and business to be transacted shall be clearly stated in the meeting notice. No other business may be conducted at a special meeting.

Section 4: Quorum

The representation from the greater of two (2) Primary Members or 25% of the Primary Members shall constitute a quorum.

Article V - Board of Directors

Section 1: Board of Directors

The Board of Directors shall consist of not less than three (3) Board members. The majority of the members of the Board of Directors shall be Primary Members, as defined in Article III, Section 1. The size of Chapter Boards may remain the same as at the time of approval of the new bylaws. The members may change the number of Directors by a two-thirds vote provided notice of such change was included in the Notice for such members.

Section 2: Election of Directors

Eligibility:

Credit union officials of Primary Members of Chapter; Chapter Board by policy or by policy adopted by membership may allow the following to also serve as a Director—

- (1) Employees or credit union officials of Associate Members of this Chapter
- (2) Employees or credit union officials of Additional Members of this Chapter.

"Credit Union Official" defined as a director, supervisory committee member, credit committee member, or employee of a primary member credit union.—Article XI (Definitions)

Procedures:

The Board shall appoint a Nominating Committee no later than the meeting preceding the Annual Meeting; the Nominating Committee must ascertain the eligibility of each candidate, including determination of affiliation status with the League of Southeastern Credit Unions.

Notification: The Nominating Committee report of qualifying candidates shall be included with the Annual Meeting notice.

Voting:

Each Primary Member credit union having voting rights shall be entitled to cast one (1) vote; nominations may be received from the floor only if there are fewer candidates nominated for office than there are vacancies to be filled.

Section 3: Board Duties

Board of Directors shall be responsible for the general management and control of the affairs, funds and records of this Chapter and shall perform other duties as prescribed in these Bylaws and those of the League of Southeastern Credit Unions.

Section 4: Meetings

The Board shall meet at the call of the Chapter President or upon request of majority of the Board.

Notice of meetings must be given to Secretary at least three (3) days prior to the meeting.

Section 5: Board Terms

Directors shall serve a term not to exceed three (3) years, commencing at end of the Annual Meeting.

The number of consecutive terms which may be served by any one person may be limited by a policy adopted by the Directors or a policy adopted by the membership.

The Secretary or Secretary/Treasurer (for chapters with a combined position) shall ensure that the officers meet the eligibility guidelines as established in the Chapter bylaws.

The Secretary (Secretary/Treasurer) shall send the new officer information to the designated LSCU Chapter liaison.

Section 6: Removal from Office

Directors shall be removed by a majority vote of the Board upon determination of the following:

- (1) A Director no longer possesses the qualifications specified in the Bylaws; or

- (2) In the case of removal for cause, the determination of "cause" shall be at the discretion of the Board and the removal shall constitute a vacancy for that position.

Section 7: Vacancies

Vacancies shall be filled by appointment of Board for unexpired term unless Board appointment specifies that an election for the unexpired term be held at next Annual Meeting.

Section 8: Quorum

A majority of the Board of Directors shall constitute a quorum.

Article VI - Executive Officers and Duties

Section 1: Executive Officers

Executive officers of this Chapter shall be, at a minimum, a President, a Vice President and a Secretary/Treasurer.

Section 2: Board of Directors

Board of Directors shall elect executive officers from its own body at first meeting of Board. Officers shall serve until successors are elected. A vacancy occurring in an office shall be filled by appointment of Board until next election.

Section 3: President Duties

The Chapter President shall preside over all meetings and shall, in the way and manner directed by the Board of Directors, manage the affairs of the Chapter.

Section 4: Vice President Duties

The Chapter Vice President shall preside in the absence of the President and perform all other duties as assigned by the Board of Directors. In the event the office of President is declared vacant, the Vice President shall automatically assume the office of President.

Section 5: Secretary/Treasurer Duties

The Chapter Secretary/Treasurer (Secretary for Chapters with both a Secretary and a Treasurer) shall keep correct records of all meetings of the Chapter and the Board of Directors. Copies of the Chapter and Board meeting minutes shall be furnished to the designated League Chapter liaison within thirty (30) days of the meeting. Secretary/Treasurer shall give notice of all meetings to the members and shall perform other duties incident to this office.

The Chapter Secretary/Treasurer (Treasurer for Chapters with both a Secretary and a Treasurer) shall be custodian of the Chapter funds. Secretary/Treasurer shall maintain detailed records of the financial transactions of the Chapter and shall make all collections and disbursements as directed by the Board. Secretary/Treasurer shall give a complete report at each meeting of the Chapter. A copy of the Chapter's

annual financial report shall be forwarded to the designated League Chapter liaison and to each Chapter member.

Article VII - Committees

Section 1: Standing and Special Committees

Standing and special committees, appointed by the Chapter President or requested by the League, may be created from time to time to facilitate the operation and proper function of the Chapter.

Article VIII - Finances

Section 1: Method

The method of financing shall be determined by the Chapter Board of Directors. The Board is responsible for producing the annual report of expenditures each year.

Section 2: Safeguarding Funds

Funds of Chapter shall be safeguarded in a manner determined by the Board of Directors.

Section 3: Merger/Dissolution

Upon recommendation by the Chapter Board and approval by the Board of Directors of the League of Southeastern Credit Unions, the Chapter can merge with another Chapter. Upon merger with another Chapter, all assets and liabilities will be assumed by the continuing Chapter.

Article IX - Amendments

Section 1: Proposed Amendments

Any proposed amendments to the Chapter Bylaws must be submitted to LSCU Board of Directors for approval before becoming effective.

Article X - Parliamentary Authority

Rules contained in the most recent edition of the Scott Forsman Roberts Rules of Order Newly Revised shall govern this Chapter in all cases to which such rules are applicable and in which they are not inconsistent with these bylaws.

Article XI - Definitions

"Chapter Area" shall be the geographic area specified in Article I.

"Location" means the physical location of the headquarters office of the credit union.

"League" means the League of Southeastern Credit Unions.

"Director" means a director of this Chapter.

"Board" means the Board of Directors of this Chapter.

"Affiliated Credit Union" means a credit union with its location in a state which is a member of the League of Southeastern Credit Unions.

"Credit Union Official" means a director, supervisory committee member, credit committee member, or employee of a primary member credit union.

Code of Ethics

For Chapter Officials

Every official of a Chapter of credit Unions should be constantly aware of the solemn responsibility to:

- Serve those who have elected me to this high office with the best that is in me;
- Continually increase my knowledge of credit union history, philosophy and operations;
- Be ever mindful of the great heritage of our forefathers, Raiffeisen, Desjardins and Filene;
- Guard, preserve and enrich the credit union ideals given into my care; and to
- Always place the welfare of the credit union movement above specialist interest."

The CUNA Directors' Pledge Principles of Leadership

A. Highest standards of personal conduct shall be observed at all times. Integrity, unselfishness, humility and cooperativeness shall be regarded as basic dimensions of behavior.

B. Those whom hold positions of trust shall be especially careful in the handling of their personal affairs.

1. They shall not use their positions to further personal interest nor to secure special privileges.
2. They shall not accept gifts or payments for their personal benefit in any form with value in excess of \$75.00 for doing business with a particular commercial enterprise or person. This would not apply to incidental advertising specialties or items which are distributed generally by a person or corporation making the gift.
3. They shall not promote or engage in any activity harmful to the best interest of the Chapter, the League of Southeastern Credit Unions or its credit unions.

C. It shall be the obligation of any who perceive improper conduct on the part of an official to take necessary and immediate steps to protect the chapter.

D. Officials shall be alert to prevent the efforts of any person or group from acquiring or exercising influence in the Chapter for purposes that are incompatible with Chapter objectives.

Official Responsibilities

- A. Promotion and protection of the best interests of the League and Chapter shall be the primary responsibility of all officials.
- B. Every person elected or appointed to a position shall make every reasonable effort to learn the duties of that position and engage in educational activities that will increase the skills for discharging the responsibilities involved.
- C. Elected officials shall attend and participate in scheduled meetings as regularly as possible throughout the terms of office.
- D. Elected officials shall seek always to cooperate fully with each other. Personal feelings and beliefs should not be allowed to interfere in the cooperative relationships of one person with another in the discharge of responsibility.
- E. Elected officials shall adhere conscientiously to the laws and bylaws concerning reimbursement for time and expenses involved in their volunteer Chapter activities.

Standards for Chapter Officials

- A. Chapter officials and potential officials shall be given fair and equal consideration regardless of race, color, creed or sex.
- B. Chapter officials shall make every effort to provide maximum information to Credit Union officials to improve the welfare of credit unions.
- C. Chapter members and the League shall be kept fully informed of the programs and activities through accurate minutes and financial statements.
- D. Participation in community affairs, and cooperation with other organizations, shall be encouraged as a responsibility of membership in the society of which the Chapter is a part.

LSCU & Affiliates Event Code of Conduct

At the League of Southeastern Credit Unions & Affiliates, we believe unity and cooperation is paramount to the continued success of our industry. To make possible true collaboration, creativity, innovation, and idea sharing, we are committed to facilitating a welcoming and respectful environment for all that attend our meetings, conferences and events, regardless of gender, sexual orientation, gender identity, race, ethnicity, religion, disability, physical appearance or career level. This Code of Conduct shares our expectations and applies to all participants, including but not limited to attendees, employees, exhibitors, speakers, sponsors and volunteers at LSCU & Affiliates events. This Code of Conduct applies to all components of LSCU & Affiliates events, including those sponsored by organizations other than LSCU & Affiliates but held in conjunction with LSCU & Affiliates events, in public or private facilities.

Expectations

- All participants, attendees, LSCU & Affiliates staff, and vendors are treated with respect and consideration, valuing a diversity of views and opinions.
- Avoid personal attacks directed toward other attendees, participants, LSCU & Affiliates staff, and suppliers/vendors.
- Be mindful of your surroundings and of your fellow participants. Alert staff if you notice a dangerous situation or someone in distress.
- Dress and behave in a professional manner.
- Respect the rules and policies of the meeting venue, hotels, LSCU & Affiliates-contracted facility, or any other venue.

Unacceptable Behavior

- Harassment, sexual harassment, bullying, or discrimination in any form will not be tolerated.
- Physical or verbal abuse of any attendee, speaker, volunteer, exhibitor, LSCU & Affiliates staff, service provider, or other event guest.
- Any boisterous, lewd or offensive behavior or language, using sexually explicit or offensive language or conduct, profanity, obscene gestures, or racial, religious or ethnic slurs.
- Verbal comments related to gender, sexual orientation, disability, physical appearance, body size, race, religion, national origin, inappropriate use of nudity and/or sexual images in public spaces or in presentations, or threatening or stalking any attendee, speaker, volunteer, exhibitor, LSCU & Affiliates staff, service provider, or other event guest.
- Unwanted touching, hugging or sexual advances of any kind.
- Being intoxicated in any event venue or function. Please drink responsibly.
- Wearing clothing that is not suitable for a professional work environment, that is provocative, inappropriate or otherwise potentially offensive.

Consequences

- Anyone requested to stop unacceptable behavior is expected to comply immediately.
- LSCU & Affiliates staff (or their designee) or security may take any action deemed necessary and appropriate, including immediate removal from the event without warning or refund.
- LSCU & Affiliates reserves the right to prohibit attendance at any future event.

Reporting Unacceptable Behavior

- If you are the subject of unacceptable behavior or have witnessed any such behavior, please immediately notify LSCU & Affiliates staff or director.
- Notification can be done by emailing your concern to people-culture@lscu.coop.

Anyone experiencing or witnessing behavior that constitutes an immediate or serious threat to public safety is advised to contact 911 and locate a hotel/facility phone and ask for assistance.

CHAPTER FORMS

This section contains suggested samples of forms referenced throughout the handbook. Chapters can photocopy these forms for their own use.

- Chapter Attendance Record
- Minutes of the Regular Chapter Meeting
- Notice of Chapter Meeting
- Report of Activities for the Year Ended
- Auditor's Verification Form
- Report of the Chapter Audit Committee
- Chapter Planning Activity Worksheet
- Chapter Planning Calendar
- Meeting Planning Checklist
- Checklist for Special Meetings
- Chapter Meeting Appraisal
- Chapter Meeting Annual Summarization
- Directory of Chapter Officials

CHAPTER ATTENDANCE RECORD

Chapter _____ Date _____

Program _____ Place _____

Please indicate (✓) your credit union position.

Name	Credit Union/Org.	Board	Credit Committee	Supervisory Committee	CEO/President	Staff	Guest
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
Totals:							

CHAPTER SECRETARY: Please submit totals to the League of Southeastern Credit Unions.

_____ Chapter of the League of Southeastern Credit Unions

MINUTES OF THE REGULAR CHAPTER MEETING

The regular meeting was held at (location, include city) _____
_____, at _____ P.M. (A.M.), _____, 20_____.

Minutes were recorded by _____, Acting Secretary.

Number of people in attendance: _____ Number of credit unions represented: _____

Speaker or Leader (first/last name): _____
Speaker's Title: _____ Affiliation: _____
Subject: _____

Details of the program: _____

Next Chapter Meeting: Date _____ Time _____
Location _____ City _____
Program: _____
Additional details (speaker, etc.): _____

Future meeting dates: _____
Reports (in brief):
President: _____

League Director: _____

Treasurer: Reported for the month of _____, showing a balance of \$ _____
from the previous month, with \$ _____ Income, \$ _____ Expense,
and a new Cash Balance of \$ _____.

Others: _____

Unfinished Business: _____

New Business: _____

Chapter Officers, League Directors, League Personnel, and Guests present were:

Meeting adjourned at _____ P.M. (A.M.)

Secretary _____

President _____

NOTICE OF CHAPTER MEETING

_____ Chapter of the League of
Southeastern Credit Unions

MEETING:

Month _____ Date _____

Day of Week _____ Time _____

Location _____ City _____

Theme/Subject of Talk _____

Details (speaker, title, place of employment, etc.) _____

Signed/Title

NOTE: An online event submission form is available in the chapter toolkit on LSCU's website [here](#). For assistance with event submissions, please contact MemberEngagement@lscu.coop.

_____ Chapter of the League of Southeastern Credit Unions

REPORT OF ACTIVITIES FOR THE YEAR ENDED _____

Cash Balance as of December 31, (previous year-end) \$

Revenues:

Chapter dues	\$ _____	
Payment for meals at meetings	\$ _____	
Fundraising activities	\$ _____	
Donations	\$ _____	
Other revenues	\$ _____	
Total Revenues Received		\$ _____

Balance \$ _____

Less Expenditures:

Meeting expenses (meals, etc.)	\$ _____	
Speakers' fees	\$ _____	
Scholarships and awards	\$ _____	
Advertising	\$ _____	
Officials' expenses	\$ _____	
Other expenses	\$ _____	

Total Expenses Incurred \$ _____

Cash Balance as of Year-End \$ _____

President/Chairperson

Treasurer

AUDITOR'S VERIFICATION FORM

Chapter _____

Date _____

Cash on hand: \$ _____
Cash on deposit: \$ _____
Other accounts: \$ _____
TOTAL \$ _____

Plus deposits \$ _____
Minus expenses \$ _____

Ending balance as of (date) _____ \$ _____

I have examined the necessary records of the above-named chapter and, except for the comments enclosed (if any), have found the records to reflect fairly the financial activity of the chapter for the period _____, 20 _____ to _____
Month/Year

_____, 20 _____.
Month/Year

Name of Auditor (print): _____

Signature of Auditor: _____

Credit Union: _____

Address: _____

City, State, Zip: _____

Return this form to the League office:

League of Southeastern Credit Unions
Attn: Jordan Burroughs
3692 Coolidge Court
Tallahassee, FL 32311

_____ **Chapter of the League of Southeastern
Credit Unions**

REPORT OF THE CHAPTER AUDIT COMMITTEE

The _____ Chapter Audit Committee has found that the activities of this Chapter over the past year have been conducted in an overall satisfactory manner and in accordance with existing rules and regulations.

Upon completion of this audit, we recommend that the following actions be taken:

In the opinion of this committee, other than noted above, the policies and practices of the Chapter Board of Directors are sound and contribute to the continuing growth of credit unions and to the improvement of services offered to credit union members in this area.

The officers of this Chapter have been conscientious in attending board meetings, conferences, workshops and other educational sessions to increase their knowledge of credit union trends and services. They have continued to function as dedicated individuals and in the best interests of the credit unions served by the Chapter.

Respectfully submitted,

Chairperson

Member

Member

Date _____

CHAPTER PLANNING ACTIVITY WORKSHEET

TASK 1: Identify needs of the credit unions that the chapter should be meeting.

TASK 2: Assess/evaluate prior year's chapter activities.

TASK 3: Determine the realities of meeting the needs just identified.

TASK 4: Establish goals for the chapter.

TASK 5: Set interim objectives.

TASK 6: Develop a tactical plan.

TASK 7: Evaluate progress.

CHAPTER PLANNING CALENDAR

Type of Meeting **JANUARY** _____, 20 ____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **FEBRUARY** _____, 20 ____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **MARCH** _____, 20 ____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **APRIL** _____, 20 ____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **MAY** _____, 20 ____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **JUNE** _____, 20 ____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **JULY** _____, 20 _____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **AUGUST** _____, 19 _____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **SEPTEMBER** _____, 20 _____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **OCTOBER** _____, 20 _____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **NOVEMBER** _____, 20 _____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

Type of Meeting **DECEMBER** _____, 20 _____ Time _____
 Subject: _____

Speaker: _____
 Speaker's Title/ Affiliation: _____
 Location (include city): _____

MEETING PLANNING CHECKLIST

- Date of Meeting: _____
- Time of Meeting: _____
- Meeting Location: _____
- Necessary Facilities Arranged: _____
- Room Set-up: _____
- Special Requirements: _____
- Sponsoring Credit Union(s) or Vendors: _____
- Type of Meeting Planned:
 - _____ Educational
 - _____ Social/Networking
 - _____ Special Event (Legislative Night), _____
 - _____ Recognition Meeting
- Speaker & Topic Determined: _____
- Promotion and Publicity Mailed: _____
- Agenda Prepared: _____
- Invocation: _____
- Opening Remarks: _____
- Registration: Who will handle the night of meeting? _____

CHECKLIST FOR SPECIAL MEETINGS**Legislative Night, Recognition Meeting, Credit Union Day Celebration, etc.**

Date _____ 20 _____

CHAIRPERSON

- Determine date.
- Select suitable locations.
- Outline general overall plans and program.
- Establish cost.
- Determine method of handling finances.
- Select principal speaker.
- Select meal and cost to include tax and tip (if serving meal).
- Select toastmaster or master of ceremonies.
- Determine list of guests.
- Determine people to sit at speaker's table and seating arrangements.
- Furnish toastmaster with details for introductions.

PROGRAM AND PUBLICITY

- Invite speaker and ask for confirmation.
- Complete details of program outlined.
- Complete promotional release for distribution.
- Complete details of program and forward information to League office.
- Arrange for entertainment, if any.
- Invite public officials, state and national legislators, and ask for confirmation.
- Invite special guests.
- Arrange for equipment -microphone, podium, etc.
- Notify people at speaker's table where they are to meet prior to the start of the meeting.
- Assign someone to meet speaker, special guests and legislators.

REGISTRATION

- Registration Form
- Registration Record
- Tickets, if necessary
- Personnel to handle registration.

CHAPTER MEETING APPRAISAL

Use this form to provide an evaluation of the chapter meeting. This form can be distributed to everyone in attendance or only to a random selection of individuals. Please rate the following areas:

Meeting Location:

Excellent _____ Good _____ Fair _____

Business Meeting:

Excellent _____ Good _____ Fair _____

Education Program:

Excellent _____ Good _____ Fair _____

Can you use the information presented by the speaker in the operation of your credit union?

Yes _____ No _____

Did you introduce yourself to anyone tonight that you hadn't met before?

Yes _____ No _____

How many individuals attended the meeting from your credit union? _____

Comments _____

Date of Meeting _____

Location of Meeting _____

Topic Covered _____

Speaker Name & Title _____

Please complete and leave with any chapter officer. Thank you.

CHAPTER MEETING ANNUAL SUMMARIZATION

This form can be used by chapter leaders to review and evaluate chapter meetings for an entire year. It provides a convenient way to summarize the year's program activities and maintain a record that may be useful in planning next year's activity. Please complete this information monthly on chapter programs.

MEETING MONTH _____
 Program Topic _____
 Speaker (Name, Company & Title) _____
 Number of Credit Unions Represented _____ Number of Persons Attending _____
 How would you estimate the overall response to this program?
 Very Good Good Fair Poor

Comments _____

MEETING MONTH _____
 Program Topic _____
 Speaker (Name, Company & Title) _____
 Number of Credit Unions Represented _____ Number of Persons Attending _____
 How would you estimate the overall response to this program?
 Very Good Good Fair Poor

Comments _____

MEETING MONTH _____
 Program Topic _____
 Speaker (Name, Company & Title) _____
 Number of Credit Unions Represented _____ Number of Persons Attending _____
 How would you estimate the overall response to this program?
 Very Good Good Fair Poor

Comments _____

MEETING MONTH _____
Program Topic _____
Speaker (Name, Company & Title) _____
Number of Credit Unions Represented _____ Number of Persons Attending _____
How would you estimate the overall response to this program?
Very Good Good Fair Poor

Comments _____

MEETING MONTH _____
Program Topic _____
Speaker (Name, Company & Title) _____
Number of Credit Unions Represented _____ Number of Persons Attending _____
How would you estimate the overall response to this program?
Very Good Good Fair Poor

Comments _____

MEETING MONTH _____
Program Topic _____
Speaker (Name, Company & Title) _____
Number of Credit Unions Represented _____ Number of Persons Attending _____
How would you estimate the overall response to this program?
Very Good Good Fair Poor

Comments _____

MEETING MONTH _____
Program Topic _____
Speaker (Name, Company & Title) _____
Number of Credit Unions Represented _____ Number of Persons Attending _____
How would you estimate the overall response to this program?
Very Good Good Fair Poor

Comments _____

MEETING MONTH _____

Program Topic _____

Speaker (Name, Company & Title) _____

Number of Credit Unions Represented _____ Number of Persons Attending _____

How would you estimate the overall response to this program?

Very Good Good Fair Poor

Comments _____

MEETING MONTH _____

Program Topic _____

Speaker (Name, Company & Title) _____

Number of Credit Unions Represented _____ Number of Persons Attending _____

How would you estimate the overall response to this program?

Very Good Good Fair Poor

Comments _____

MEETING MONTH _____

Program Topic _____

Speaker (Name, Company & Title) _____

Number of Credit Unions Represented _____ Number of Persons Attending _____

How would you estimate the overall response to this program?

Very Good Good Fair Poor

Comments _____

MEETING MONTH _____

Program Topic _____

Speaker (Name, Company & Title) _____

Number of Credit Unions Represented _____ Number of Persons Attending _____

How would you estimate the overall response to this program?

Very Good Good Fair Poor

Comments _____

MEETING MONTH _____

Program Topic _____

Speaker (Name, Company & Title) _____

Number of Credit Unions Represented _____ Number of Persons Attending _____

How would you estimate the overall response to this program?

Very Good Good Fair Poor

Comments _____

DIRECTORY OF CHAPTER OFFICIALS FOR YEAR _____,

The _____ Chapter of the League of
Southeastern Credit Unions

Chapter Officer	Name	Credit Union	Job Title	Phone	Email
President					
Vice President					
Secretary					
Treasurer					
Director					
Director					
Director					
Director					

Please submit this form to your Chapter Liaison or MemberEngagement@lscu.coop.