

CONNECTION

Fall 2017

Planning for
SUCCESS

Connection

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"To assist credit unions in becoming the premier providers of financial services in Georgia."

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FROM THE EDITOR

Angi Harben

What's your plan?

Failing to plan is planning to fail...plans are nothing, planning is everything...a goal without a plan is just a wish...

We've all heard these tidy little nuggets of advice. And they sound great! But they are so much harder to live out in real life. The truth is that far too many organizations are in reactive, rather than proactive, mode.

There are a lot of reasons people (and organizations) don't devote much time or energy to planning.

Sometimes planning sessions just seem like hours of your life you'll never get back. They are part of the price of admission for your position, something you have to do, but if you could get out of it, you certainly would. Add in the comfort of doing things the same old way, lack of time, feeling it won't make a difference and will be a waste of effort, fear of failure, and lack of imminent crisis and there seem to be all sorts of good reasons not to bother too much with serious strategic planning.

But consider that there are so many things that can't be planned for, one way to survive – and even thrive - is to prepare for those things that can be planned for so there are more resources available when unexpected challenges arise (and they will!).

If everything is an emergency, nothing is an emergency. Putting out fires in reactive mode is sometimes necessary to get through a short period, but it can be extremely detrimental if it becomes the norm. Even if the fires are put out, it's inefficient and puts a heavy burden on staff members, making it an unsustainable process. And it's difficult to find the cause of a problem – and remedy it – if you are always focused on symptoms.

Plans answer questions, lower anxiety and provide a clear path so people can contribute to a bigger picture. They have the ability to include, inform and inspire people. And, when done right, plans can truly move credit unions from doing good work to making a real difference in the lives of their members.

The coming year is fast approaching. Plan to fulfill your potential in 2018!



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Is Your MARKETING PLAN In Place?

The fourth quarter is a great time to reflect on the successes of the year while analyzing any areas where goal achievement fell short. As 2017 comes to a close there's no better time to get organized and establish plans for the new year!





By Britney Bailey
Growth By Design,
Marketing Account Manager

Growth Goals should be re-evaluated each year. Measure the success or shortcoming of achieving the current goals to understand where to start for next year. If a goal was to increase social media impressions and you were successful, consider setting a goal this year to increase overall followers. Determine the nature of growth that is appropriate for the credit union. Are you looking to grow membership or deepen existing relationships? Then use this information to target your go-to-market appropriately. If you are looking to add new members, consider investing more time and budget towards mass media communications to drive brand awareness within your market. If deepening existing relationships is your goal, invest in personalized direct messaging to educate your existing membership of your portfolio of products and services. Understanding your growth goals for the year will help map your marketing strategy.

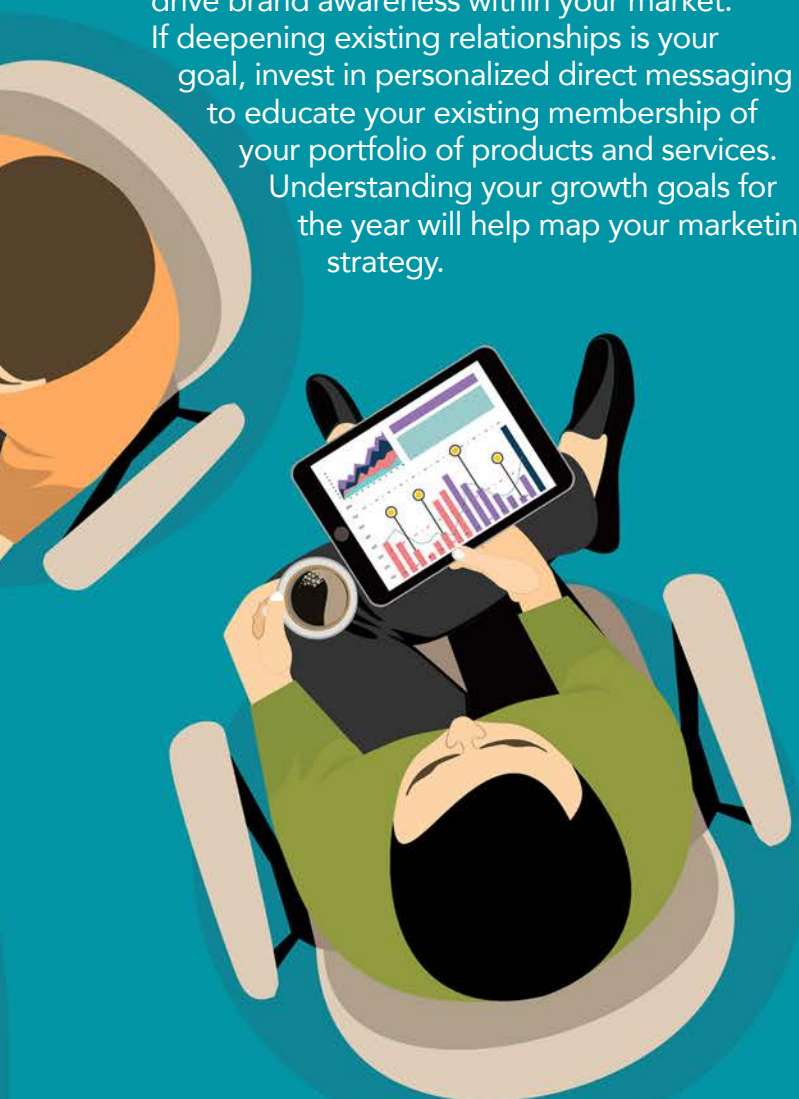
Strategic Marketing Plans are an excellent way to lay out promotions for the year. Review the results of this year's campaigns and determine what worked or what should be approached differently. Consider peaks and valleys in member behavior and determine which promotions should run alongside market trends. A comprehensive plan can serve as the blueprint for your marketing strategy and ensure consistency throughout the year.

Social Media Editorial Calendars make managing your social media presence far less daunting. At the start of each month or quarter map out the information to be posted to social media. Editorial calendars are especially helpful for maintaining more than one social channel. Review the balance of promotional posts with the information followers will want to see in their feeds. It is recommended to follow the 80/20 rule. Only 20 percent of content should promote a specific product or service while 80 percent should be positive messages, feel good images or public interest stories. Once the calendar is finalized, use scheduling tools to automate posting.

Budgets are the least fun to plan, but arguably the most important. As with the marketing plan, consider what promotions worked well and new options you want to try. Notice where marketing dollars did not receive the best return on investment and consider reallocating that funding to a new platform. Planning how the spend will be distributed throughout the year will help balance the marketing strategy and ensure funding is allocated evenly for the full year.

Planning ahead is not always easy, but can ensure you start the new year off on the right foot. Growth by Design is available to assist with strategic marketing plans including marketing budgets and editorial calendars.

Contact Growth by Design for more information on strategic marketing planning to find out what package is right for you contact@growthbydesign.org



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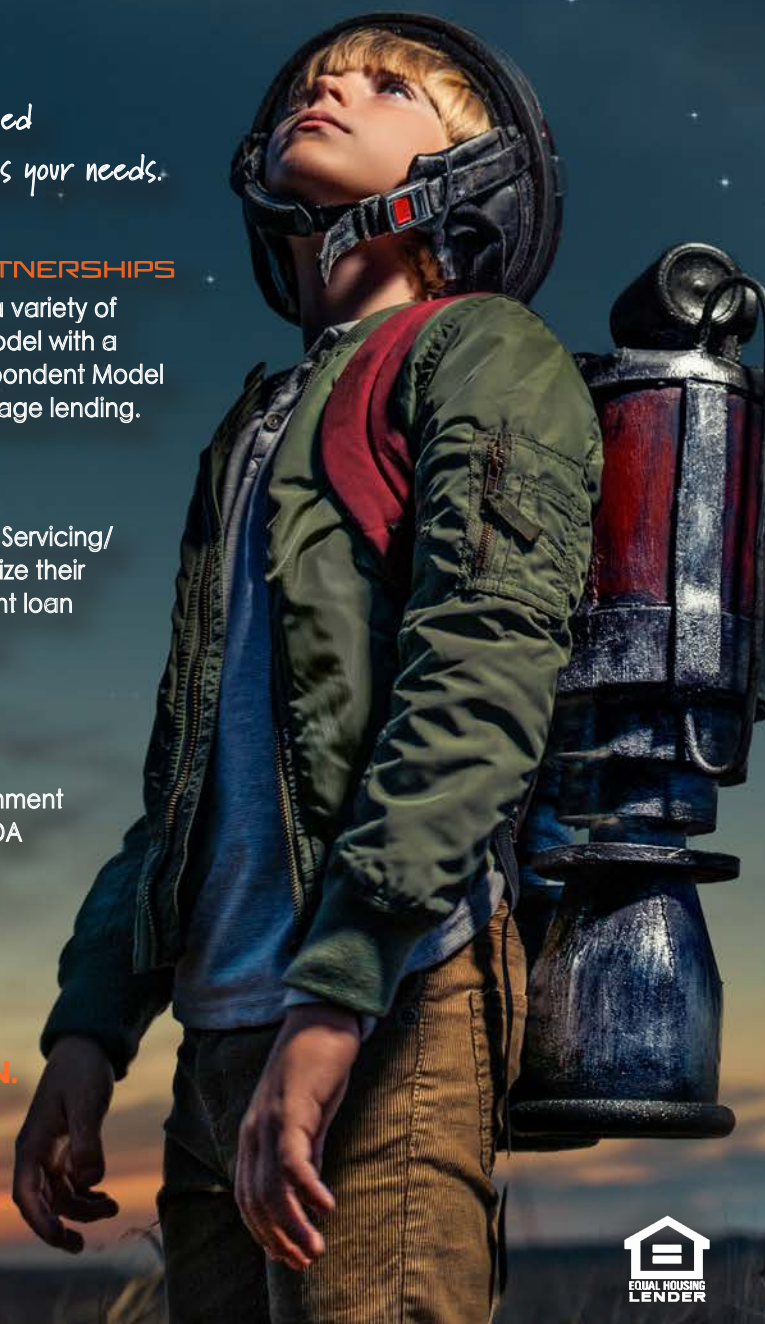
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Plan to Send your Staff to FiCEP Training in 2018

The Georgia Credit Union Foundation (GCUF) is assessing the level of interest among the state's credit unions in staff training via [the Enhanced Financial Counseling Certification Program \(FiCEP\)](#) in 2018. The Enhanced FiCEP program is a unique partnership between the National Credit Union Foundation (NCUF), CUNA's Center for Professional Development, credit union leagues and credit unions. This program trains staff to provide professional financial counseling and education to members, assisting members when they are facing financial difficulties and when they want to better prepare for their futures.

Training consists of eight modules, each including a 65-85 page book. Starting in June 2018, every week or two there is a webinar on each of the first four modules to help reinforce and train on the material in the books. If staff cannot attend the webinar, it will be recorded.

This will be followed by an in-person testing/training event, and attendance is mandatory for participants. There will be a 100 question test in the morning and training on new material in the afternoon.

After a break of about one month, training starts again with the last four books and webinars on those modules. The program concludes with the final in-person test in October.

Staff members who pass both tests will receive the designation **Credit Union Certified Financial Counselor**. In 2017, leagues representing 19 states offered this program, graduating 550 new Credit Union Certified Financial Counselors.

This training and certification allows staff to become more comfortable in assisting members in financial counseling discussions, which many times happen in the course of discussions on products, services, collections, loan requests and general cross-selling.

The cost to participate in this program is \$775 per staff member. Registration will be open until Spring 2018.

Plan on Making the Most of the **Final MBL Rule**



By Cindy Turner
Vice President, Compliance
Services, GCUA



Credit unions now have greater latitude to make commercial lending decisions under the new member-business lending rule (Part 723) unanimously approved by the NCUA Board. The final rule became effective January 1, 2017. Part of the agency's Regulatory Modernization Initiative, the final rule moved from prescriptive limits on credit unions—such as collateral and security requirements, equity requirements and loan limits—to principles-based regulation. As such, the rule eliminated the member-business loan waiver process.

The credit union system's total member-business lending portfolio has grown 14-fold, to \$56 billion, from only \$4 billion in 2000. Federally insured credit unions have generally conducted business lending safely, and the vast majority of credit unions making these loans today have well-established business lending infrastructures and solid risk management in place. Declining delinquencies

and charge-offs for credit unions' commercial loans overall indicate the solid performance of these loans.

The new rule empowers credit unions to write their own policies and limits appropriate to servicing members and within their capacity. Approximately 660 smaller credit unions that currently engage in a small level of commercial lending would be exempt from the requirement to establish a commercial loan policy and hire commercial lending staff.

The increased flexibility provided by the final rule gives federally insured credit unions greater autonomy to develop and maintain member-business lending programs that best fit their members' needs and strategic goals. NCUA emphasizes that credit unions making member-business loans need to have the people, processes and policies in place to ensure safety and soundness.

Key changes in the final rule include:

- Giving credit union loan officers the ability, under certain circumstances, to not require a personal guarantee
- Replacing explicit loan-to-value limits with the principle of appropriate collateral and eliminating the need for a waiver
- Lifting limits on construction and development loans;
- Exempting credit unions with assets under \$250 million and small commercial loan portfolios from certain requirements
- Affirming that non-member loan participations do not count against the statutory member-business lending cap.

The changes finalized are fully consistent with the requirements of the Federal Credit Union Act. The final rule does not expand credit unions' business loan authority or modify the statutory limit on member-business lending.

Additionally, the new member-business lending rule establishes a baseline minimum safety and soundness standard to protect the Share Insurance Fund.

Most provisions of the final rule, available online, became effective January 1, 2017. Removal of the personal guarantee requirement became effective May 13, 2016.

(Be sure to check out CUNA's [NCUA's Member Business Loan Rule](#) Final Analysis to help your credit union understand and implement the new rule.)

This "New-ERA" will allow credit unions of all shapes and sizes to better serve their members for business lending purposes. It will also increase the number of members that are eligible for these types of business loans.

There are a couple of additional items your credit union needs to be aware of with this new rule...

- NCUA field staff will begin to evaluate a credit union's commercial loan policies and procedures and assess the risk management processes associated with managing a commercial loan portfolio. NCUA stresses that credit unions should be prepared to provide documentation to support management's ability to monitor and manage its commercial loan portfolio. For more information, credit unions should review [NCUA Letter to Credit Unions 16-CU-11](#). This Letter informs credit unions that Guidance elaborating on the principles of sound commercial lending reflected in revised Part 723, along with those addressing the statutory cap on member business loans, has been

incorporated into the new online [Examiner's Guide](#). This Guidance will help credit unions understand NCUA's supervisory expectations for sound commercial risk-management practices. Credit unions involved in or contemplating commercial lending are encouraged to review this material.

- NCUA has [released](#) its September 2017 Call Report Information, including the [3Q17 5300 Form](#) and [5300 Form Instructions](#). The new 5300 Form and Instructions, effective September 30, 2017, includes revisions to reflect the [amendments](#) to NCUA's commercial lending and MBL rule. (Note: The 3Q17 Instructions to [Schedule A – Specialized Lending \(NCUA Form 5300 - Page 16\)](#) provides a helpful table to illustrate the distinction between MBLs and commercial loans.) The good news is...if your credit union is still working its way through the new rule, you will be glad to know that the 3Q17 5300 Call Report Instructions provide additional guidance that may help to clarify what qualifies as a commercial loan under the new rule.

Here's to safely growing your credit union's business lending portfolio!



Next-Generation Cyber Attacks

Call for Next Generation Solutions

¹[Thycotic, 2017 Black Hat Hacker Survey, September 2017.](#)

Earlier this year, a [massive security breach](#) at consumer credit reporting agency, Equifax, left 143 million consumers scrambling to protect their identity. As cybersecurity threats continue to evolve in both sophistication and scale, the need to safeguard your credit union's reputation and member data has never been more critical.

While much is being done to combat these attacks, credit unions must learn to be nimble and prepare for how the next generation of technology will impact cybersecurity. According to a recent survey of hackers who attended the 2017 Black Hat Conference, the easiest and fastest way to access sensitive consumer data is through a privileged account, email account, or a user's endpoint, such as a laptop or desktop computer.¹

Consider the following tips to bolster your credit union's cybersecurity efforts.

Develop a forward-looking cybersecurity methodology

focused on expanding efforts to stay ahead of current threats versus maintaining a program that is merely compliant, or one that has been successful in the past.

Establish strategies to access and analyze the latest threat intelligence

to help prioritize information security budgets and enhance internal technologies, so you can defend against threats from:

- Ransomware
- DDoS attacks
- Phishing and malware scams

- Amplified vulnerabilities in mobile and Internet of Things (IoT) platforms
- Unpatched corporate software or insufficient security technology

Ensure the correct employee

skillsets are in place. Changes in cybersecurity may require you to train existing employees on desired skillsets or bring on new talent. Keep in mind that hiring for employees with specific security skillsets can be extremely competitive, so you may want to have a plan in place for attracting data and analytics experts.

Capitalize on cyber threat intelligence (CTI) resources and advanced detection technologies

to predict how certain threats or attacks are evolving and what perceived vulnerabilities are being targeted.

CTI provides critical information about cyber threat capabilities and how to prevent attacks. Organizations that leverage the expertise of professionals to review industry specific data from trusted sources like vendor partners, Information Sharing and Analysis Centers (ISACs), and the United States Computer Emergency Readiness Team (US-CERT), have been able to effectively protect and support their cyber environment.

Additionally, organizations may be able to respond even faster to threats by using advanced detection technologies such as Artificial Intelligence (AI). As a broad cyber security concept, AI applies to the idea that machines are capable of

cognitive functions such as anomaly detection and classification. Machine learning uses special data and algorithms to identify risks and develop solutions, providing a more-informed response than traditional rule-based security programs.

When it comes to protecting your credit union's reputation, assets, and data, a robust, multi-layered security strategy is critical. While advanced technologies like CTI and AI may improve detection and response, no technology can account for employee mistakes. You must establish a cybersecurity plan that combines what works today, what advances will help tomorrow, and how your well-informed and trained credit union staff can effectively deal with next generation threats.

Carlos Molina is a Risk & Compliance Senior Consultant for CUNA Mutual Group, the leading provider of insurance and financial services to credit unions and their members. In this role, Carlos is responsible for monitoring and planning for emerging risks and cybersecurity issues while consulting with credit unions of all sizes - helping them make strong strategic decisions that safeguard credit union operations and members. Contact him at carlos.molina@cunamutual.com.

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Corporate headquarters are located in Madison, Wis.



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Planning for SUCCESS



By Angi Christensen Harben
Director of Communications,
GCUA

Strategic planning means different things to different organizations, and that definition can change depending on current and projected needs and goals. Some credit unions find it either necessary - or just a best practice - to only plan a year or two at a time, without looking too far ahead. Others devote significant resources to creating elaborate three, five, and 10-year plans. Most fall somewhere in the middle, with a two-pronged approach to immediate and future needs. But there are some common threads that run through all planning processes.

One disturbing commonality found in organizations across all business sectors is the people charged with implementing a successful strategic plan too often don't understand the thought behind the directives tied to the plan.

Critical elements of any strategic plan are identifying projects required to ensure success of each strategy and prioritizing the projects to ensure proper resources are available. According to a Harvard Business School report, 95 percent of employees do not understand their company's strategy, begging the question, "How are they supposed to execute a plan if they don't understand it?" When employees understand a strategic plan, their level of commitment to the plan increases because they can see how their work directly impacts the organization as a whole.

"At a lot of credit unions, and we did this too, we'd get our board together, we'd sit and do the strengths and the weaknesses," explained Janet Davis, who is retiring in January as the President/CEO of Kinetic Credit Union. "And we had a chairman a few years ago and he said he didn't want to spend time sitting around talking about strengths and weaknesses and so forth. So the board allowed management to do the heavy lifting and then we worked with our board and got their feedback. Now, our executive team involves different levels of management - it just depends on what we're working on. Early on, when we started reinventing ourselves (the credit union used to be known as TIC FCU) everybody was involved in it. Now it's a little bit different as we've gone along, but it's about having a clear vision, and having a clear message about why we do what we do."

Kinetic's board provides what the credit refers to as its C.O.R.E. (Creating Organizational Results through Experience), and everything the credit union strives to accomplish through its planning process is experience-related. The C.O.R.E. is the framework, feedback is sought from appropriate departments, the goals are embedded into budgets, and after board input/revisions, the guidelines for the next year are set.

"We refer to the plan all year long," explained Davis whose credit union assets grew by 21.9 percent last year. "That's why we've been able to move the needle, in my opinion,

because we stay focused on what we all agreed this is where we're going to go. If something major changes, we might have to tweak here or tweak there, but otherwise we work towards those guidelines, so at the end of the year we can say exactly what we've accomplished."

The planning process has also evolved at Georgia Heritage Credit Union over the past few years. When Dale Taratuta started his tenure at the Savannah-based credit union in 2010, there were internal issues, loan issues, and systems issues that all needed to be handled. Having so many front-and-center priorities, short-term planning was the order of the day just to try to get ahead of the challenges the credit union was facing. Strategic planning consisted of reviewing accomplishments of the previous year and what was planned for the coming year.

"It was a lot of clean up and updating systems," explained Taratuta, whose credit union grew by 9.6 percent last year. "We've always talked about growth, but also as part of having updated systems and technology. And we talked about opportunities to expand, but it was all in the short term. We've caught up on technology, switched a number of vendors to upgrade our systems, all our major systems were upgraded, so really now is a good time for us to start looking long term. Where do we want to be in three to five to 10 years from now?"

One way to combat employees feeling disconnected from an organization's strategic plan is to get them involved in formulating it. At Robins Financial Credit Union, based in Warner Robins, CEO John Rhea says ideas come from all over the credit union, with four major goals laid out in the strategic plan. Under each goal are three to five tactics listed, the things that need to be done to achieve a goal. The tactics are handed down the management chain explaining the goal and the activities that will go into achieving that goal.

"We have a big blank slate with all kinds of odds and ends," noted Rhea, who helms the second largest credit union in the state with \$2.224 billion in assets. "Senior management will try to boil that down into something more strategic in nature. We solicit ideas from our board of directors, asking for any thoughts on things we should consider for the next couple of years. We really try to form up a rough draft of what we think our plan should look like, then have a strategic planning session with board offsite."

At the board meeting, the credit union's performance, progress within the framework of the current strategic plan plus discussions about the upcoming year's plan are all addressed.

"The pre-work we do is what makes us successful," explained Rhea. "We're asking what people want to talk about, what they think we ought to be doing. We go in with already a fairly roughed out plan for what areas we need to consider for in the coming year."

Rhea says a lot of credit unions work on plans that are longer term, but quite simply, this method works for Robins Financial Credit Union, and they are sticking with it. "We don't go way out for 10 years like some people do." Rhea said. "We look at a shorter term and are more flexible and nimble if we need to be. We use our plan and measure how well it works based on how well the credit union does. If we work the plan, the credit union will prosper and grow. The bottom line is what works, works."



Strategic planning is a great tool, but only if it's used correctly and efficiently. Having a plan for plan's sake, not understanding the business environment, not focusing on results, not being committed fully, not having the appropriate staff members involved, not adhering to the plan, ignoring marketplace facts and data, lack of accountability, and unrealistic goals are not

uncommon contributing factors to less-than-successful strategic planning efforts. But a good strategic plan can move a credit union beyond doing good work toward making a real difference in members' lives.

Some organizations have difficulty managing change, but in an ever-changing environment, adaptability is one of the most valuable characteristics a credit union can have. The "We've Always Done It This Way" mindset doesn't do anyone any favors, least of all members. Kinetic is currently undergoing what Davis referred to as its "second reinvention," and its approach to strategic planning has been the foundation for successfully managing change within the organization.

"We know where we want to be," said Davis. "We want to have that financial relationship with every household. How we define that, that's what we work on each year. And

One way to ensure a strategic plan is successfully executed is to build the implementation directly into the strategic planning process.

1. ALIGN INITIATIVES

Too often organizations create a new strategy in theory but in action they behave the same way they always have. A new strategy means new priorities and new tasks. All activities should be reviewed in relation to the new strategy. One way to do this is to create a strategic value measurement for all existing and evolving initiatives, and analyze the strategic value and the organizational impact. Using this strategy will help set priorities and keep the most beneficial initiatives front-and-center.

2. ALIGN BUDGETS & PERFORMANCE

It's not always easy, but it's best if strategic expenditures can be protected from being spent on short-term requirements. Growth and productivity expectations should be forecasted and included in budget planning. The credit union's performance should be closely tied to strategy, with performance measures placed up against strategic goals across the organization. Every employee's job function will impact strategy, and performance reviews should include ties to impacting the overall strategic goals. Any performance incentives should be directly linked to measuring performance against strategy.

3. ENGAGING EMPLOYEES

A key element of successful execution of strategy is employee buy-in. If staff members don't understand the strategy – and their part in it – and they fail to engage, the strategy will not succeed.

5. MONITOR AND ADAPT

A strategic plan is a living, breathing document. Strategies must be adaptable and flexible so they can respond to changes in both internal and external environments. Strategy meetings should be held regularly throughout the year, where initiatives and direction are assessed for performance and strategic relevance. At least once a year during the planning process the strategy should be under full review. A strategic plan is not just a document written by executives and filed in the CEO's desk. It is a vision for the credit union, owned by the credit union. And to succeed the whole organization must engage with it and live and breathe it. When execution is brought into the planning process, strategy is weaved into the fabric of the credit union, allowing for the greatest leaps in productivity and member service to be achieved.



then we have our mission. We work in a very organized pattern of achieving success. Our people are very fluid and flexible.”

A credit union's board of directors creates and maintains the framework of rules and practices ensuring accountability, fairness and transparency in credit union's relationships with all its interest groups. At the core of that framework, to be effective, boards need to think and plan strategically. As bodies, boards don't always have a forward-thinking or adaptable personality. But whether it's a balance of strategic thinking board, a strategic thinking staff that is encouraged and supported by the board, or a combination of the two, it is imperative credit union leaders focus on critical issues and policy challenges to ensure they remain relevant and deliver valuable service to their members.

“I think trust is probably the number one element necessary (with the board and management),” Taratuta said. “When I first started here, there was a whole new senior management team and quite a few issues we had to deal with. The first couple of years we made a lot of changes which helped improve the situation, and that solidified the trust the board had in us. Everything we asked for, we really needed, and we thought it would help to improve the credit union, and we were fortunate that the board was behind us and believed in us.”

Make an Impact

Plan to Join GCUA at the Capitol



By Britney Bailey
Growth By Design,
Marketing Account Manager

Any industry engaged in Advocacy is trying to make an impact...an impact on legislation, regulation, public opinion. And to make a positive impact for the members who rely upon your credit union, it's vital to be a part of the advocacy efforts statewide. It's important to be engaged in Advocacy; doing so is truly the difference in waiting for something to happen versus shaping what happens to credit unions.

But how do credit unions make an impact? It is a wide mix of efforts, and all of them create positive change:

- Be a part of the collective efforts to raise funds for the PACs;
- Build in district relationships with their legislators;
- Communicate the credit union position at a Hike the Hill in DC or in district visits around the state;
- Engage in physical campaign work for credit union candidates; and
- Be informed of the issues that matter to credit unions.

Educational resources for credit unions range from [Creating Influence](#), the [Legislative App](#), calls to action, the [What's on the GL grassroots videos](#), [@GCUAGov Twitter](#), Legislator Profiles ([federal](#) and [state](#)), the [Top 25 State Issues and legislative tracking](#) of all the bills, and in person training available for chapters and credit unions, and of course the CUNA GAC.

But there's only one day where credit unions convene at the state Capitol

for an immersion in grassroots and how to make an impact: The State GAC/Grassroots Academy!

The State GAC/Grassroots Academy returns on January 23rd for its 10th anniversary; make plans to attend this state governmental affairs day for credit union leaders. The state legislature will resume in January, and with elections (and multiple open statewide seats) looming on the horizon it will be a chaotic session packed with legislative issues of interest to credit unions. This event is the window to learn about those issues and people, and what credit unions can do to impact them. Whether this is your first year attending or 10th, it is the opportunity for credit unions to generate a strong presence at the State Capitol to understand and shape the issues to support and protect our industry.

Attendees will hear firsthand from state leaders on what to anticipate in the legislative arena, gain the insider's perspective on the political environment, and obtain tools to grow their credit union's legislative influence. Participants in the 2018 Academy will learn from:

- Kelly McCutchen, President/CEO of the Ga Public Policy Foundation on how Georgians can make an impact on public policy and how his nonpartisan research institute leverages grassroots strength for issues,
- Commissioner of the Department of Banking

and Finance Kevin Hagler and Deputy Commissioner Melissa Sneed on what credit unions can anticipate from the Department and the state legislative process,

- Political strategist and campaign veteran Tharon Johnson on the potential outcome and impact of the 2018 elections, and how grassroots efforts can make a difference,
- House Majority Leader Jon Burns (R-Newington) on the stance of the Republican party and the priorities for the 2018 session,
- House Minority Leader Rep. Bob Trammel (D-Luthersville) on guiding the Democratic Caucus and their legislative priorities
- House Banking Chairman Greg Morris (R-Vidalia) on leading this important committee to credit unions, and what legislative efforts to anticipate,
- Senate Banking Chairman William Ligon (R-Brunswick) on what credit unions may expect in the 2018, and how to play a vital role in the process.

Each year is different, and this year participants will walk away with an understanding of the legislative issues facing credit unions, insight into the 2018 elections, and be equipped to shape the future for the industry. Don't wait for something to happen...learn how to shape what happens, and make an impact for your credit union!

2017 **State GAC Day**
POWER OF GRASSROOTS ADVOCACY

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Educating Members of Congress on Credit Unions:

GA Credit Unions Hike the Hill

In September, 22 Georgia credit union advocates traveled to Washington, D.C. to meet with members of Congress during the GA Hike the Hill. This event was organized to place credit unions in direct contact with federal legislators and key staff to discuss the issues and to illustrate how credit unions help people afford life every day. These visits are instrumental in educating Georgia's federal legislators on how

Even without the issue of tax reform, these visits are key to the future success of all credit unions – no other industry will advocate for the ability of credit unions to operate and function to help people afford life. And credit unions ARE different in the financial marketplace – as such their legislative needs are different to be able to serve consumers (and keep up with consumer demand for new technologies,

products and quality service). During the visits, the dialogue naturally lent itself to driving home the importance of protecting member data, achieving some sensible regulatory relief for credit unions, pushing for the opportunity to provide additional credit to members, and finding legislative avenues to maintain the financial strength of credit unions both now and in the future.

These regular visits with members of Congress by credit unions are vital in pursuing issues for the industry and pursuing clear passage for the legislative and regulatory issues of importance. Our thanks to the hikers from **Associated CU, CGR CU, Delta Community CU, Deluxe, DOCO CU, Family First CU, Georgia United CU, Georgia's Own CU,**

LGE Community CU, North Georgia CU, Peach State FCU, Platinum FCU and United Methodist Connectional FCU for taking the time to travel to D.C. to educate Congress on credit unions and lay the groundwork for advocacy success.

credit unions are good for consumers and what credit unions do for members, and in imprinting on the minds of Congress the core beliefs of credit unions and what makes credit unions unique.

These meetings also provided a window to engage and educate Congress on the credit union income tax exemption, and how it is critical for enabling credit unions to put members first, as the tax benefit goes back to the member. The visits and message from the credit unions were ideally timed as the focus on federal tax reform is gaining momentum in Congress.

Each Hike the Hill is different, and this year's group was treated to a private evening tour of the U.S. Capitol by [Congressman Rob Woodall \(R-7\)](#)! To see the messaging shared with Congressional offices, access the [legislative app](#) which is utilized to provide staffers key information on Georgia credit unions. This app houses information on the industry, the members in the district, the positive influence credit unions have on the state, and the issues in Congress important to the industry.





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*TruStage Insurance Program Analysis of 2015 non-interest income median growth rates for credit unions with >\$1B in assets

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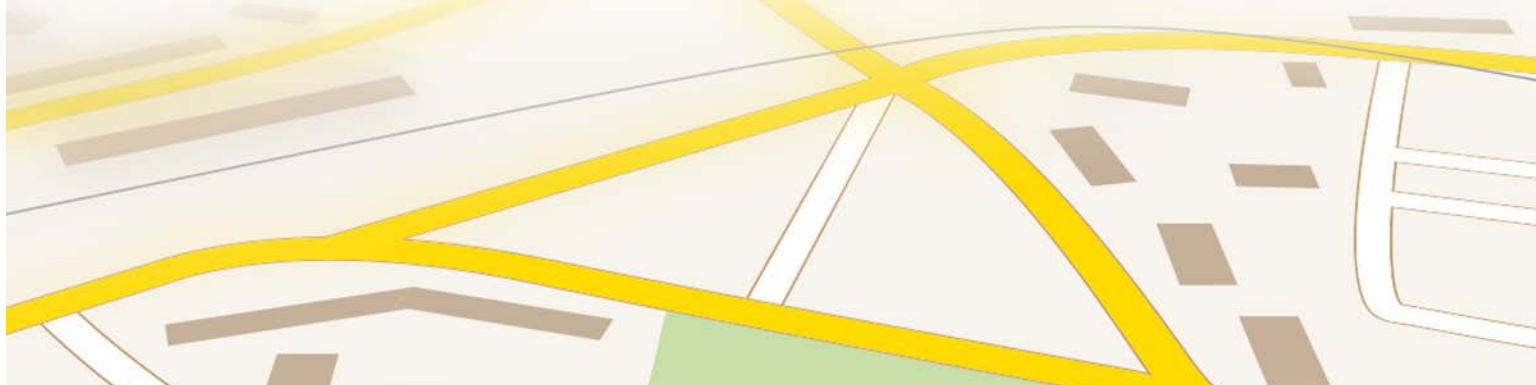
Credit Unions Leveraging MAP to **Solidify Relationships with Members and Strengthen Advocacy**

With more than 500 credit unions now enrolled, credit unions are picking up on the benefits of participating in the CUNA Member Activation Program (MAP). Credit unions nationwide are leveraging MAP to strengthen their bond, their engagement, loyalty and ultimately their share of wallet with their members, all while injecting grassroots strength into our advocacy work on Capitol Hill.

Through this program, credit unions can educate members about what it means to belong to a credit

union and give them a greater incentive to play a role in strengthening and protecting it through advocacy. CUNA provides plug-and-play email templates that credit unions can customize to their brand and easily send to members. In some cases, open rates have risen to more than 40%!

If your credit union is not currently enrolled in MAP, or you'd simply like to learn more, please check out the [MAP toolkit](#). Cindy Connelly at cindyc@gcua.org can also answer any questions you may have.



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Caleb Messer Miracle Story



**Children's
Miracle Network**

Georgia Credit Unions are strong supporters of Children's Miracle Network Hospitals. These efforts benefit, support and uplift families in communities all over the state. We'd like to introduce you to

Caleb, son of Kevin and Brandy Messer, and grandson of Peggy Messer, who was employed at TIC (now Kinetic) Credit Union. Caleb's story is a Columbus story, a Georgia story, a CMN story, a credit union story...and a story with a happy ending.

At the end of 2010, my husband and I decided it was time to try for our 4th child (my first birth child), and within days, we became pregnant with a son. We got the news on New Year's Eve 2010. Even though I was 35 at the time, my only complication during pregnancy was gestational diabetes. Caleb was due to be born on September 6, 2011.

In May/June of 2011, we attended a hot dog fundraiser at TIC (my husband's mother was an employee at the time), now known as Kinetic Credit Union, in order to raise money for the CMN, specifically for the purchase of one giraffe bed to be donated to the NICU at Columbus Regional Health. It is in our nature to support fundraisers for local charities, especially when it involves eating! Ha! At the time, we were not familiar with the importance of a giraffe bed and the farthest thought from our minds was that our son's life would depend on one in the coming weeks.

As a part of routine, I left work on July 7th, wishing everyone a great night and stating that I would see them in the morning. Little did I know that God had a different plan. As I was preparing for my first diabetes consultation on July 8th, my water broke at 31.5 weeks gestation. My husband and I were in disbelief that this was happening, but began to pray for protection and comfort. Upon arrival and testing positive for the amniotic fluid, I was admitted into the hospital immediately and given treatment to replenish fluids and stop labor. Once the labor slowed, the NICU doctors came in to educate us on all the potential health complications that we could be facing if Caleb was born in the next 24 hours - blindness, mental

retardation, lung abnormalities, the list went on for several minutes it seemed. The steroid for lung development had been given as soon as I arrived but we needed to wait at least 48 hours and have another shot before full benefit would be seen. Of course, that wouldn't be an issue - we were going to be there for weeks, or so we thought.

Overnight my labor was stopped and we were settling in and preparing for an extended hospital stay until Caleb was due in 8 weeks. My husband and parents were told to relax, have some breakfast in the cafeteria, take a mental break.

Soon after my family left the room, the doctor came in to check because I was feeling the urge to push even though monitors showed no labor. Much to my surprise I was already 9 centimeters dilated. Total panic set in when the monitor was no longer showing Caleb's heartbeat. I was rushed to delivery for an emergency C-section after it was discovered that Caleb had dropped into the birth canal and was frank breach. Everything was a blur - I had the nurse call my husband to come up, fearing all the while that this was not going to go well. All hands on deck were rushing around, getting things done to ensure that he was delivered within minutes. Once Caleb was finally born, the nurses and doctors worked with him until he took his first breath 2 minutes after he was born, a fact that was thankfully not shared with me until days later.

Caleb was born on July 9, 2011 at 8:44 AM, 24 hours after we first walked into the hospital. He was 3lbs 9oz and 16in long. To show how quickly it all passed, the cup of coffee my husband purchased at breakfast was still piping hot after he escorted Caleb to the NICU for assessment and admittance. I would finally be able to see him that night just before midnight. I cannot begin to explain the feeling of having given birth and not being able to touch, smell and kiss your baby. But there he was, this tiny, beautiful creature laying in the giraffe bed, hooked up to oxygen, heart and blood pressure monitors, alarms going off all around - a giraffe bed that was JUST purchased and placed into the NICU thanks to the fundraiser that we were a part of through TIC. We just sat and stared in awe and uncertainty of what was to come. The only certainty we had was that we loved that little boy more than we could ever have imagined.

For the first few days in the NICU, the doctors could not even say with certainty that he would survive. He had a C-pap, but did not have to have a tracheotomy, so that was a positive. He was jaundice, had a feeding tube and could not maintain his own body temperature. He required around the clock monitoring of his vitals and was unable to eat without a feeding tube. The outstanding NICU staff ensured that my husband and I were trained on how to assist with the daily tasks such as checking his temperature and changing his diaper. On day 5 or so he was finally able to have clothes put on - my hands shook as I dressed him in his "Bananas over Mommy" outfit received at our baby shower. Never had I been so afraid of hurting another human being.

As the days passed, Caleb became stronger, but could not eat from a bottle just yet nor maintain his own body temperature, so he remained hooked up to a feeding tube in the giraffe bed. The nurses were always there to share a smile or a hug and assure us that everything was going to be okay. It took days to get over being terrified of hurting him every time we took his temperature or changed his diaper. Finally I kangarooed with Caleb and my husband and I started trying to feed him from a bottle. We got so excited if he drank 1cc from a bottle, as babies around us were drinking 4cc's and more. But we knew God had a plan and that He would see us through it all.

Each day on his way to work, my husband dropped me off at the NICU to sit with Caleb and participate throughout the day in his feedings and basic care. I held him as much as they would let me without it being too much work for his body. For several weeks he could only be held twice per day, one hour each time as it caused him to burn calories.

Daily we watched as other parents were taking their babies home, babies that were much smaller than Caleb and had only spent a short time in the NICU. To put it plainly, we were told Caleb was a "wimpy white male". For the next few weeks he lived up to that expectation. He had to have around the clock monitoring of his vitals, causing so many desats and alarms that we hope to never have to hear those sounds again.

We did finally move to the special care side away from the high risk side, but he was still not eating from a bottle and not maintaining his own body temperature so he remained in the incubator with a feeding tube. The Doctors and nurses took wonderful care of Caleb as we continued to pray for his recovery and health. The alarms made us cringe every time they went off, but the calmness and security of the nurses care

helped us to remain confident that the day would come when we too would take our precious gift home.

Finally, on August 9th, 1 month after his birth, Caleb ate every meal through the bottle instead of a feeding tube. This meant it was time to get ready! He was coming home!!! We were overjoyed to know he was going home with us, and scared to death that he was going home with us. What would we do without monitors? We weren't sure how to take care of him without the nurses and doctors we had come to rely on so much. But we knew God would give us the strength and thankfully I have a wonderful, caring active husband and father to help me be strong and help take care of him.

On August 11, 2011, day 34 of our journey, we made our final preparations and took Caleb home, still almost a month away from his due date. It was a joy beyond expression.



Even in the first weeks at home, we consulted the NICU staff from time to time when we had questions. Never were we made to feel like we were an inconvenience. They will always hold a special place in our hearts, in fact, I follow some of them on social media and they continue to keep up with Caleb's progress.

His immune system was very low, so we were educated on the proper way to ensure that he was not exposed to unnecessary sickness - our hands eventually cracked and bled from washing and sanitizing throughout the day. Visitors were kept to a minimum and he was not taken around crowds until November. As arduous as it was, we were able to protect him from sickness and he did not endure even an ear infection until he was almost 7 months old.

I was blessed to be able to stay home with Caleb for 10 months until having to return to work. Caleb has flourished in his development and growth. He was slightly behind in his walking - almost 16 months old before he walked on his own. But now he is in 1st grade and is caught up completely in his development, if not beyond his peers. We are so blessed that God has restored him and there are no signs of his struggles during the first months of his life. He is a happy, healthy, well adjusted, spirited 6-year-old. Caleb loves his family, sports, super heroes and is all boy! We are blessed beyond words to have him as our son.

Thank you to the NICU doctors and nurses for your loving care and endless knowledge in helping to take care of him and restore him through our 34 days in the NICU. God bless you all!



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NEWS

Credit Union Awareness Initiative Moving Forward

Attendees of CUNA's America's Credit Union Conference received an update on the progress of the Credit Union Awareness Initiative. The Initiative, led by the Creating Awareness Advisory Group, a cross-section of industry leaders that has been assembled to tackle the issue of consumer awareness of credit unions, has moved into a new, exciting phase.

Leveraging sweeping national research that tested how much consumers actually know about credit unions, and also where their preferences lie in terms of financial services overall, the Advisory Group putting together a brand platform for the credit union category that will help the industry more clearly, and more compellingly educate consumers about what credit unions are.

Credit unions and Leagues will be able to leverage this research-tested brand platform in their ongoing marketing work, which will help the industry unify its messaging and create more clarity about credit unions for consumers. The Advisory Group will be working hard to pull in more input and support from across the industry, so please stay tuned!

CUAid Accepting Donations to Help CU People Affected by **Earlier Hurricanes and Most Recent California Wildfires**

The National Credit Union Foundation (the Foundation) is now accepting donations through the online disaster relief system CUAid.coop to raise money for credit union people affected by wildfires in Northern California. Credit union supporters in every state can make donations to the General Disaster Relief Fund at cuaid.coop.

[Click here](#) to make a donation

Donations to the Foundation's General Disaster Relief Fund will be used for any credit union employees and volunteers affected by these wildfires in addition to Hurricane Maria, Hurricane Irma and Tropical Storm Harvey.

To distribute funds to credit union people in Northern California, the Foundation will coordinate with the California Credit Union League.

"We are a family, and when a family member is impacted we come to their assistance," said Diana Dykstra, President/CEO of the California and Nevada Credit Union Leagues, in an email to credit unions. "These are communities in need. I know each of you can help to raise critical funds to support the families that have been impacted with substantial losses in these devastating fires, so in light of this tragic news, we're asking for your help."





According to Dykstra's report, there are hundreds of credit union employees in the affected area, including some who lost their homes. Many are currently residing in short-term shelter and are looking for long-term solutions.

"After an unprecedented four disasters affecting credit unions, we encourage everyone to give to the Foundation's General Disaster Relief Fund to help people get their lives back together," said Gigi Hyland, Foundation Executive Director. "This allows us the flexibility to shift aid between the individual efforts as each situation evolves."

100 percent of the donations through CUAid goes to credit union disaster relief. The Foundation does not use disaster relief funds to pay for the

CUAid.coop web platform or any of the Foundation costs to administer the national disaster relief program for credit unions. In the event that any donations to the "General Disaster Relief Fund" are not used for California wildfires, Hurricane Maria, Hurricane Irma and Tropical Storm Harvey, the funds will be used for any future credit union disaster relief efforts.


"Thank you for the inspiring support thus far," added Hyland. "The Foundation is humbled to be the point entity for disaster within the credit union system and are amazed by the great collaboration of our system to pull together to help our credit union colleagues in Texas, Florida, Puerto Rico and now California."



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Compliance Burden Grows Heavier in Q3



After a brief respite that led some to believe the regulatory burden may ease a bit, the weight of compliance on credit unions grew heavier again during the third quarter of 2017 as compared to Q2.

Continuity's third quarter Banking Compliance Index (BCI) "indicates a return to business as usual" after a brief period of low regulatory activity in the first half of 2017, likely related to the uncertainties of a new administration following a typical election-year cycle, the company said.

This quarter's BCI rose to 1.27 - with a 63% increase in the number of hours required to analyze and implement new regulations over the prior quarter. The cost of compliance activities across the typical \$350 million financial institution grew more than 60 percent, rising to \$22,225 compared to \$13,925 in the quarter before, Continuity said.

Contributing to the increased burden in Q3 were additional HMDA amendments (and related changes to CRA and ECOA), final TRID amendments, and issuance of the CFPB's arbitration agreements rule. Together, these rules total almost 1,700 pages. Added to that were 13 new proposals and the

announcements of "more to come," including proposals on capital simplification and another amendment to the mortgage servicing rules. Comment periods have closed on proposed changes to the TRID rule, appraisal thresholds, and the NCUA's emergency mergers and NCUSIF distribution rules, meaning that final rules can be anticipated.

On top of the 1,700 pages of new rules to read, analyze and implement, financial institutions continue to be hard at work preparing for the HMDA amendments effective in January, prepaid accounts and phase 2 of the mortgage servicing amendments in April, and the new CDD/beneficial ownership rule in May.

"We can expect to see a fairly sustained level of regulatory activity now that the industry has adjusted to the new administration," said Continuity Director of Regulatory I/O Donna Cameron. "With many new regulations expected in Q4 and a return to 2015 levels in Q3, the industry must begin taking proactive measures to ensure a robust compliance management system is in place, instead of taking a reactive, labor-intensive approach to the growing volume of new regulations."

CUNA Outlines NCUA Budget Strengths, Suggests Additional Changes

CUNA has submitted a letter to NCUA as part of its commentary on the agency's proposed 2018-2019 budget. The NCUA is expected to take comments into consideration and vote on a final budget at its November meeting.

"CUNA recognizes and applauds NCUA's improved budget process as well as most of the details of the budget proposal. Together, they represent a clear, positive, and significant step in the right direction as the agency works to become a leader and innovator in the financial services industry," wrote CUNA President/CEO Jim Nussle. "We hope NCUA will continue to focus on innovation and modernization, more material reductions in the budget, and slowing the growth rate of expenditures."

[In the letter](#), CUNA reiterated points from its [testimony at the briefing](#), encouraging agency efforts to:

- Reign in the budget and right-size overall outlays by reducing the rate of growth in the budget;

- Reduce staffing levels and control compensation costs by proposing numerous changes impacting the budget through reorganization and updating the examination process;
- Reconfigure of the regions by fleshing out a plan to reduce costs;
- Increase exam efficiency and innovation by working toward modernizing the examination process;
- Distribute cost burdens/overhead transfer rate by bringing the proposed overhead transfer rate more in line with historical averages; and
- Reduce Asset Management and Assistance Center-related spending by proposing to reduce its size and realign supporting functions to the central office.

Nussle also urged NCUA to extend the budget process somewhat, to give "interested stakeholders time to evaluate, analyze and socialize the proposal" to help formulate thoughtful responses.

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Janet Davis Set to Retire as President/CEO of Kinetic Credit Union



Kinetic Credit Union President/CEO Janet Davis will retire on January 31, 2018, concluding a distinguished career in financial services spanning four decades. Davis, who has served as President/CEO since 1991, has led the credit union to tremendous growth

during her 26 years at the helm. Kinetic is currently the eighth largest credit union in Georgia with assets of \$378 million.

"Janet has been an inspirational leader for our credit union," said Ron Hinze, Chairman of the Board for Kinetic. "Her passion for our members and her leadership in the credit union movement is unrivaled. Her extraordinary performance and strength of character has been instrumental in building our credit union into a formidable financial institution that's well-poised for the future. Janet will leave a rich legacy of utilizing strategic vision and conservative financial philosophy that has made Kinetic the successful organization it is today."

The Board is currently conducting a search with plans to have Davis's replacement selected by the end of the year.

Davis has spent 40 years in the financial services industry, including 35 years at Kinetic. She started at the credit union as Share Draft Officer in 1983 and quickly ascended to Vice President/Assistant Manager – reaching the CEO position in 1991. She helped expand the credit union's reach from three branches to ten in two states. While President/CEO, the credit union has transformed from a predominately savings institution to a full-service financial institution serving more than 48,000 members worldwide.

"It has been an honor to serve the members of Kinetic Credit Union and the Board of Directors for the last 35 years," said Davis. "I am very proud to say we have built Kinetic into one of the truly unique

and exceptional credit unions in the country, with so many members who consider Kinetic a highly trusted financial partner."

Under her guidance, Kinetic has become known as a leader in giving back to the community. Credit union employees give of their time and talents throughout the year to make the community a stronger place in which to live and work.

Davis has overseen many major initiatives during her tenure. The credit union transformed from a multiple-company field of membership to community-based in 2005, serving anyone who lives, works, worships or attends school in Muscogee, Harris, Chattahoochee and Marion counties in Georgia, and Lee, Russell, and Macon in Alabama.

Remaining relevant and on the leading edge of financial technology has been a driving force under Davis' leadership. Her team has worked diligently to create an experience model to support the credit union's mission of bettering members' lives. Kinetic opened the first dialogue style branch to the community in 2006. And Kinetic is currently updating its facilities with modern technology as the role of the branch evolves to a more digital environment.

In 2014, the credit union rebranded and changed its name from TIC to Kinetic to reflect a more modern brand while maintaining its roots to the military.

Kinetic merged the former MEA Federal Credit Union in April 2016. MEA had provided financial services to teachers, educators, and support staff in Muscogee and surrounding counties.

Davis's reach has gone far beyond the credit union itself. Among her notable affiliations are leadership roles at the state and national level, including: Chair of the Georgia Credit Union Affiliates, Georgia Credit Union League, Cooperative Services Incorporated, Members ATM Alliance, and the Georgia Credit Union Foundation; Director for Georgia Central Credit Union, National Credit Union Foundation, and Card Services for Credit Unions; she was also a member of the CUNA Mutual Group Policy Owner Council and Deluxe Corporation Collaborative.

Davis has mentored and fostered the credit union movement internationally as well, working with Polish credit unions since 1996 and recently serving as an advisor for credit unions in Great Britain.

Locally, Davis has been a leader at various organizations in the Chattahoochee Valley area. She has served as the Chair of the Better Business Bureau, Chair of the Muscogee Educational Excellence Foundation, Columbus Literacy Alliance, Columbus Chamber of Commerce Board, Columbus State University Board of Trustees (CSU), CSU Athletic Fund Board, and the CSU Honor Advisory Board, to name a few of the organizations.

Her highly decorated career includes numerous prestigious awards: Professional of the Year Award for the entire country from the National Association of Federal Credit Unions in 1998, the Moses C. Davis Professional of the Year from the Georgia Credit Union Affiliates, also in 1998. In 2010, she was the youngest credit union recipient to ever receive the Lifetime Achievement Award from Georgia Credit Union Affiliates. Davis also received the Superlative Alumnus Award from the CSU School of Business in 2001, the CSU

Alumni Service Award in 2005, and the Thomas Y. Whitley Distinguished Alumnus Award from CSU in 2011, the highest honor an alum can receive. She recently received the Charles B. Morrow Award from Columbus State in honor of her commitment to making her community a better place to live. Davis is a long-standing member of the Downtown Rotary Club (Paul Harris Fellow and Will Watt Fellow).

Most recently in 2016, Davis was inducted into the Credit Union House Hall of Leaders in Washington D.C. The Hall of Leaders recognition is bestowed on credit union leaders whose commitment has inspired others and made a significant impact on the credit union movement at the local, state or national level. Each recipient is honored with a permanent plaque at Credit Union House.

"It has been my greatest pleasure to lead a group of employees who are committed to improving the lives of our members," said Davis. "We have a talented team in place that's ready to take us into the future. It has been an incredible journey. Through it all, I am most proud that we have a credit union that is financially strong, member focused, and well-positioned for great things going forward."

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Statewide Award Winners Announced

Georgia credit unions make a positive impact in their communities in a variety of creative ways, and Georgia Credit Union Affiliates recognizes those efforts with an annual statewide awards program.

The Dora Maxwell Social Responsibility Community Award honors credit unions for their outstanding efforts in community projects and activities. The Louise Herring Award for Philosophy in Action commends credit unions for making exceptional efforts to include credit union philosophy in daily operations and member services. The Desjardins awards recognize leadership on behalf of youth and adult financial literacy initiatives.

This year's Dora Maxwell Award for the \$1 billion+ asset category goes to Associated Credit Union for its support of the Wilderness Works program, an Atlanta-based youth development agency that provides experiential learning to homeless and disadvantaged youth.

"The ACU Foundation believes that every child deserves to have a safe haven - a place where they are greeted with hugs, positivity, and a warm meal," said Rachael Jernigan, Public Relations and Foundation Coordinator at Associated Credit Union. "Their blossoming minds are so open to new knowledge and experiences, and if we don't take the time to fill their thoughts with intellect, confidence, and the desire to move past their arduous living situations, we may quickly lose them to the world of negativity that has been trying to hold them back."

DOCO Credit Union was recognized with a Maxwell Award in the \$50 - \$250 million asset category for its "Memories and a Mustang" event as part of its year-round efforts to raise money for Alzheimer's care, support and research.

Associated Credit Union also won its second consecutive Louise Herring Award in the \$1

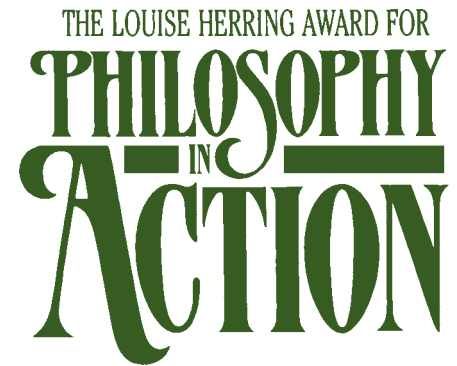
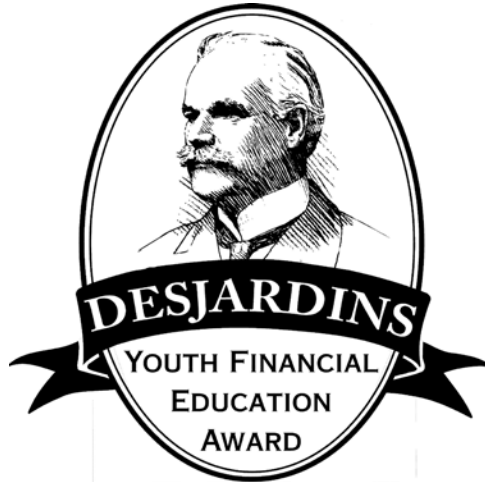
billion+ category, this year for its "Pay to Save" checking account. For a small monthly account fee, members have access to significant benefits and discounts, so far saving more than \$400,000 on goods and services.

Health Center Credit Union earned the Herring Award in the \$50 - \$250 million asset category for its Bridge Loan and Skip-a-Pay offerings to assist employees of Augusta University and AU Health in bridging the salary gap created by changes in the Fair Labor Standards Act. Roughly 600 employees were impacted by the FLSA changes. The timing of implementation meant a change in pay schedules and a decrease of \$1000-\$2000 in gross taxable income for the year, and Health Center Credit Union helped members adjust their budgets and payment schedules accordingly.

Credit unions have a reputation for championing financial wellness. DOCO Credit Union has been recognized in the past for its youth financial literacy programming, and this year it won the Desjardins Youth Financial Education Award in its asset category for its customized all-age classroom curriculum offered to school districts within its field of membership.

"Credit unions are committed to service, at the member level and the community level," said Barry Heape, CEO of DOCO Credit Union. "It defines our culture here. It's an honor to be recognized for our efforts, but the real reward comes from knowing that we're making a difference and positively impacting the lives of our neighbors."

In the \$1 billion+ asset category, Robins Financial Credit Union won the youth financial education award for providing "It's a Money Thing" in high school and college classrooms covering topics from basic budgeting to auto and home purchases, managing student loans and understanding credit.



Delta Community Credit Union won the Desjardins Adult Financial Education Award in the \$1 billion+ asset category for its Financial Education Center.

"Our Financial Education Center is unique among credit unions in metro Atlanta because it provides multiple, free on-site financial education programs to members of the public," said Delta Community CEO Hank Halter. "Our educational curriculum covers many topics, and we are delighted that it has been recognized by our peers in the credit union industry."

Launched in 2016, the FEC offers 14 courses in six categories at no cost to all members and prospective members in the 11-county Greater Atlanta Metropolitan area. In its first year, the FEC conducted 65 workshops, educating more than 1,100 people about how to reach their financial goals.

The award-winning submissions from Georgia have been entered in the national awards program administered by the Credit Union National Association.

Dora Maxwell Social Responsibility Award

DOCO Credit Union (\$50 - \$250 million)
Memories and a Mustang

Associated Credit Union (\$1 billion +)
Wilderness Works

Louise Herring Philosophy-in-Action Member Service Award

Health Center Credit Union
(\$50 million - \$250 million)
FSLA Bridge Loan & Skip-a-Pay

Associated Credit Union (\$1 billion +)
"Pay to Save" Associated Checking Account

Desjardins Youth Financial Education Award

DOCO Credit Union (\$50 million - \$250 million)
All-age custom classroom curriculum

Robins Financial Credit Union (\$1 billion +)
"It's a Money Thing" in-school classes

Desjardins Adult Financial Education Award

Delta Community Credit Union (\$1 billion +)
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2 HAPPENINGS



Atlanta Postal Credit Union New VP and COO, CPO and CLO Announced



Rachael Martin has been hired as Atlanta Postal Credit Union's (APCU's) Vice President of Finance. Martin is a Certified Public

Accountant and a member of the American Institute of Certified Public Accountants and the Georgia Society of Certified Public Accountants. She has a Master's in Accounting from Georgia College and State University.

Martin comes to APCU with over twelve years' experience with Mauldin & Jenkins, LLC, where she focused her career on audits for financial institutions. In her most recent position at Mauldin & Jenkins as a Director, she managed engagement teams of the firm and performed external and internal audits for financial institutions and clients ranging in size from \$25MM to \$2B in total assets. Martin also has experience in HUD audits, as well as audits of non-profit institutions.



Teresa Stonecypher has been promoted to Chief Operations Officer at APCU. Stonecypher began working

at the Credit Union in 1993. In her 24 years at APCU, she has worked as a: Teller, Member

Service Representative, Consumer Loan Processor, Consumer Loan Officer, Mortgage Loan Processor, Mortgage Loan Officer, and HSE Branch Manager. Most recently, Stonecypher served as Vice President of Operations.



Michael Wright has been promoted to Chief Payments Officer at APCU. Wright will manage

the payment services division which will include credit and debit card services, electronic delivery channels, wires, and bill pay, among others. He began working at the Credit Union in 2016 as Vice President of Payment Services. Wright has a Bachelor's Degree in Mechanical Engineering from Clemson University and a Master's Degree in Operations and Information Systems from Atlanta University. He has more than 20 years of management experience.



Blake Graham has been promoted to Chief Lending Officer at APCU. In this capacity, Graham will manage the overall loan

portfolio to maintain a diversified blend of products among consumer, mortgage, and member business loans we well as oversee the Collections Department. He began working at the Credit Union in 2014. Most recently, Graham served as Vice President of Lending.

Delta Community Credit Union

24 Students Welcomed to High School Apprentice Program

[Delta Community Credit Union](#)

announces record high enrollment in its High School Apprentice (HSA) Program. Now in its 12th year, the Program will provide two dozen metro Atlanta 11th and 12th graders with job training, competitive pay and career opportunities.

"Our High School Apprentices receive not only job training and a paycheck. They are exposed to lessons in financial responsibility, customer service and interpersonal skills which will benefit them throughout life," said Delta Community CEO Hank Halter. "In return, Delta Community connects with bright, hard-working students who give valuable support to our front-line employees, which enables us to provide even better service to our members."

Of the 114 high school juniors and seniors who have participated in the HSA Program since its inception in 2006, more than 48 percent remain with Delta Community and have chosen the company as their career path. Several have moved beyond their original teller jobs to positions in Human Resources, Lending, Regulatory Compliance and Consumer Credit Services.

Delta Community's HSA Program candidates are identified through select metro Atlanta schools' Work-Based Learning Programs. Apprentices must complete the same professional training as adult employees before beginning jobs

as bank tellers. While the 2017 class is already in place in branches throughout metro Atlanta, students interested in enrolling in future Apprentice Programs may contact their high school's Work-Based Learning coordinator for application information.

Georgia United Credit Union Canby Lane Elementary Crashed



Georgia United Credit Union team members and volunteers worked with contractors during the event to transform the courtyard from weeds to an outdoor classroom.

Georgia United Credit Union hosted their 4th annual School CrashersSM program, which offers Georgia schools the opportunity to apply for a facility makeover. The goal of the program is to bring communities together to support local schools and their school systems. In the past, this program has resulted in higher test scores and attendance rates at schools that have been "crashed".

After receiving over 330 nominations, Canby Lane Elementary School, located at 4150 Green Hawk Drive, was chosen as Georgia United's 2017 main School CrashersSM event. Georgia United team members, Canby Lane faculty, professional contractors and the community came together on Friday, July 21, 2017 and Saturday, July 22, 2017 to crash this school built in 1960. Several significant improvement projects were completed during these two days, including the installation of a courtyard classroom, mini murals throughout the elementary, installing carpet in the media center and front office, painting bathroom walls and hallways, adding plants and foliage to the area around the flag post, creating blacktop games – like four square and many other projects.

Canby Lane Elementary is a Title 1 School and also received several SPLOST improvement projects this summer, including a new A/C unit.

Georgia United gives special thanks to DeKalb County School District for donating interior and exterior paint, Mohawk Industries for providing carpet and adhesive, Coca-Cola for providing 1,200 beverages for volunteers, Home Depot Foundation for supplying the courtyard lumber and landscaping timbers, 680 The Fan for bringing snacks for the volunteers, Chick-fil-A Foundation and Tin Lizzy's for feeding our volunteers, Signs by Tomorrow for helping us promote our sponsor banner during the event via signage and our paid media partners, Star 94, Q100 and 99x.

The "before and after" photos are available at gucu.org/schoolcrashers and Canby Lane Elementary parents and students saw the improvements when school started in August.

Bert's Big Thank You Reaches Out to Troops



Georgia United has teamed up with Q100's The Bert Show to sponsor Bert's "Big Thank You" program. The Bert Show expresses a BIG THANK YOU by sending over a million handwritten letters to military service men and women deployed outside the United States. In past years, The Bert Show listeners and local communities have made such an impact on the lives of these military members that Michelle Obama called in to the show to say thank you.

With this program, every service member deployed overseas has received a letter on Thanksgiving

for the past three years. This year's goal is the same, The Bert Show and Georgia United Credit Union believe that every single soldier deployed outside of the United States deserves to receive a letter of gratitude.

Peach State Federal Credit Union New Board Member Welcomed



Left to right: Dr. Linda Anderson, Dr. Frances Davis

Peach State FCU is pleased to welcome Dr. Linda Anderson to the Board of Directors. Dr. Anderson takes the place of Dr. Frances Davis, Associate Superintendent of District Performance and Community Engagement at Gwinnett County Public Schools (GCPS). Dr. Davis retired from Peach State's Board due to changes in her duties with the school system. The Board of Directors at Peach State voted unanimously to appoint her Director Emeritus at Peach State, in recognition for her contributions to the credit union after more than two decades of service.

With Dr. Davis' departure, the credit union had an open Board seat to fill. The Board of Directors voted to appoint Dr. Linda Anderson as the representative from GCPS. Dr. Anderson serves as Associate Superintendent of Human Resources and Talent Management for the school system. "We felt that it was important to continue to have representation from Gwinnett County Public Schools on our Board to honor our heritage," said Marshall Boutwell, Peach State's President/CEO. Peach State was founded in 1961 as Gwinnett Teachers Federal Credit Union by GCPS employees and served all employees in the school system.

Ground Broken on New Branch



Left to Right: Tyler Williams, President/Owner of Consultants & Builders, Inc.; Lee Merritt, Vice Chairman of the Lawrenceville Downtown Development Authority; Judy Jordan Johnson, Mayor of Lawrenceville; Marshall Boutwell, Peach State President/CEO; Cheryl Henry, Peach State Branch Manager; Rick Davis, Peach State Chairman of the Board; Rick Cost, Peach State Board Member and Supervisory Committee Chairman



Rendering of Peach State's New Branch on Pike Street in downtown Lawrenceville, GA

Peach State Federal Credit Union celebrated the future home of their newest branch in downtown Lawrenceville with a groundbreaking ceremony attended by credit union Board and staff members as well as representatives from the city. The branch will be constructed on the property between North Pike Street and North Clayton Street by Consultants & Builders, Inc. (CBI).

Construction is set to begin in the coming weeks and is slated to be completed in fall 2018. The new branch will feature state of the art teller pods with a goal of providing faster, more efficient service to members. Staff from the existing branch in downtown Lawrenceville will transfer to the new branch upon its opening.

"As a long time supporter of the arts and cultural development in our community, we're proud to contribute to the Aurora Theatre's growth and Georgia Gwinnett College's expanded fine arts offerings through the sale of our existing branch," said Peach State's President/CEO, Marshall Boutwell. "We believe that our members will enjoy the new branch in a convenient

location less than a mile from the bustling downtown area, with the same trusted staff members that they have always done business with."

The credit union's existing branch in downtown Lawrenceville was sold earlier this year to the Downtown Development Authority of Lawrenceville Georgia (DDA) for the purpose of developing and expanding the arts and cultural offerings in Gwinnett's county seat. According to the DDA, the project, estimated to be completed in 2020, will house a 500-seat auditorium, a common area for meetings and networking functions and classrooms for Georgia Gwinnett College's fine arts program while preserving and utilizing the existing theatre facilities.

Southeast Federal Credit Union will merge with Peach State Federal Credit Union, effective Dec. 1, 2017.

Cornelia, Ga.-based Southeast FCU has \$64 million in assets and more than 7,500 members. Lawrenceville, Ga.-based Peach State FCU has \$359 million in assets and more than 48,200 members.

"The Board and management at Southeast took their members, their employees and their communities into consideration with this strategic decision," Marshall Boutwell, president and CEO of Peach State FCU, said in a press release. "With an enhanced suite of products and services, they will be better positioned to have a greater impact on the lives of their members."

John Fair, president and CEO of Southeast FCU, is excited to join Peach State FCU.

"Peach State was an ideal merger partner because both credit unions share the same values and cultures—supporting local communities and putting members first," Fair said in the release. "In addition, the ability to provide our members with the latest technologies and a greater array of products and services will truly have a positive impact on how they achieve their financial goals."

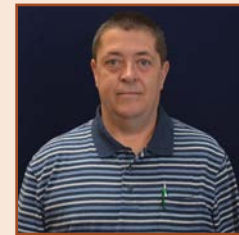
Robins Financial Credit Union Manager and Employees of the Quarter Announced

Each quarter, Robins Financial Credit Union selects three employees that represent the best of the best in three categories – Manager, Support Department Staff and Branch Staff. Employees are selected by management based on their outstanding work performance and written recommendations from their peers. The winners chosen for the second quarter of 2017 are as follows:



Barbara Mead,
Chantilly Branch – Mead is the manager of Robins Financial's Chantilly Branch. She has been employed by

Robins Financial Credit Union for 34 years. Mead enjoys helping out the youth at church with acting and singing, spending time with family and enjoys going to amusement parks.



Ronnie Hardman,
Facilities Department – Hardman is a Maintenance Worker for Robins Financial

Credit Union. He has been employed with Robins Financial for 1 year. Hardman is currently enrolled at Central Georgia Technical College and enjoys spending time with his grandsons and family.



Mandy Miller,
Hartley Bridge Branch – Miller is a Senior Member Service Representative with Robins Financial Credit

Union. She has been employed with Robins Financial for 3 years. Miller enjoys taking pictures, fishing and spending time with friends and family.

Georgia Military College Scholarship Awarded



Dee Dee Côté with Robins Financial Credit Union presents a check to the scholarship recipient, TJ Bennyhoff along with Ted Ramsdell with Georgia Military College

Warner Robins, GA —Robins Financial recently made a \$4,000 donation to Georgia Military College to award a student a 1 year scholarship. TJ Bennyhoff was selected as the recipient for this scholarship. He is pursuing his Associate degrees in Business Administration and History.

MDA Walk Sponsored



Amy Etheridge with Robins Financial Credit Union presents a check to Katie Holloway and Lisa Kirksey with MDA

Robins Financial Credit Union is proud to sponsor the upcoming Muscle Walk by contributing \$1,000 to the Muscular Dystrophy Association..

Monroe County ACE Receives Contribution

Robins Financial Credit Union recently contributed \$1,000 to the Monroe County Adult and Community Education Dictionary and Thesaurus Program. This sponsorship along with others will help support early literacy for children across Monroe County.

Monroe County ACE is a non-profit organization and their mission is to increase the literacy level of citizens in Monroe County, in hopes of

ensuring the best possible quality of life for the community. This program distributes dictionaries and thesauruses to children in the Monroe County School System to encourage reading and learning.



India Crumpton with Robins Financial Credit Union presents a check to Lisa Lee, Sandy Colwell and Brandi Pye with Monroe County ACE

New Manager Announced

Robins Financial Credit Union announces the newest addition to their management team. Betsy Baugham has been hired as the Human Resources Manager. Baugham has worked in human resources for the majority of her career and has 25 years of experience in the banking industry. In addition she is a certified Senior Professional in Human Resources. Away from work Baugham enjoys painting, crafts and decorating as well as spending time with her family.



Betsy Baugham, Human Resources Manager joins Robins Financial Credit Union

Warner Robins Christmas Parade Receives Support

Warner Robins, GA — Robins Financial Credit Union recently contributed to the Robins Regional Chamber to be the presenting sponsor the Warner Robins Christmas Parade.

The Warner Robins Christmas Parade will be held on Saturday, December 2nd. The theme for this year's parade is "Come Fly with Me".



Hillary Bobbitt with Robins Financial Credit Union presents a check to April Bragg with Robins Regional Chamber of Commerce

CU Partners with Hospice to Give Kids WINGS



Barbara Mead, with Robins Financial Credit Union presents a check to Gene Saunders, Chaplain and Sherry Robinson, Human Resources Manager with Heart of Georgia Hospice

Robins Financial Credit Union recently sponsored Camp WINGS by contributing to the Heart of Georgia Hospice. The camp was held November 3rd through November 5th.

Heart of Georgia Hospice Camp WINGS is held for youth ages 6-16 who are grieving the loss of a loved one. In addition to normal camp activities, the children receive free grief counselling while

living among people their own age who have experienced similar situations. The children learn about the grieving process and how to move forward with their lives. For more information, visit www.heartofgahospice.org.

Employees Recognized for Years of Service

Robins Financial Credit Union recently recognized forty-six employees for their years of service during their Annual Service Awards Banquet. The banquet is held each year to recognize their staff who have reached a 5-year milestone.

This year, fourteen employees were recognized for five years of service, eleven for ten years of service, six for fifteen years of service, eight for twenty years of service, five for twenty-five years of service, one for thirty years of service and one for thirty-five years of service. Each employee was personally thanked for their commitment to the credit union.

"Robins Financial Credit Union has an outstanding team of employees. Our success is driven by their commitment to our organization, and to serving

our members. I am proud of this group, and I commend them on their years of service and their dedication to Robins Financial Credit Union," says John Rhea, President and CEO of Robins Financial Credit Union

Community Shreds and Recycles More Than 7 Tons of Sensitive Documents



Central Georgia residents recently shredded 15,000 pounds, or 7.5 tons, of documents containing sensitive material at Robins Financial Credit Union's popular Shred Day events.

Shred Day events were held at Robins Financial Credit Union's Watson branch in Warner Robins, Log Cabin branch in Macon, and Dublin branch.

Shred Day is a semiannual event with a dual purpose - to protect the Middle Georgia community from identity theft and to protect

the environment. Members of the community are invited to shred personal information, including financial records, receipts and prescriptions. All shredded documents are then recycled.

Savannah Schools Federal Credit Union

Merkle Announced as Interim Manager

Savannah Schools FCU has named Walter Merkle as interim manager. He retired from Northwest Georgia Credit Union and moved to Savannah when the position at Savannah Schools FCU came available. Prior to his time at Northwest Georgia CU, he was head of lending at Fulton Teachers Credit Union.

Connection