

CONNECTION



Regulators to Credit Unions:
**PROTECT YOURSELVES
INSIDE AND OUT**

Connection

Spring 2018

Published by:
Georgia Credit Union Affiliates
6705 Sugarloaf Parkway, Suite 200
Duluth, GA 30097
Phone: (770) 476-9625
Phone: (800) 768-4282
Fax: (770) 497-9534
Website: www.gcuu.org
General email: publicrelations@gcua.org

Connection is the official credit union news and information publication of Georgia Credit Union Affiliates (GCUA). Published four times each year, the magazine is provided as a free service to members of GCUA. Opinions expressed in the magazine do not necessarily reflect the views of GCUA and its subsidiaries. Georgia Credit Union Affiliates is a trade association that provides advocacy, educational, operational and consultative support for Georgia credit unions.

Managing Editor
Angi Harben

Executive Editor
Kristi Arrington

Graphic Designers
Chris Maddox
Brie Briscoe

Contributing Writers
Angi Harben
Cailin O'Brien

GEORGIA CREDIT UNION
Affiliates

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

Email comments, address changes or updates to
publicrelations@gcua.org.

Copyright ©2018 Georgia Credit Union Affiliates

From the **Editor**

3

Marketing Corner

What does ADA mean for your website?

4

Advocacy Corner

State GAC Day Empowers Credit Unions
to Effect Change

6

Credit Union Leaders Gather at CUNA's GAC

8

Foundation Focus

In Grateful Recognition

10

Cover Story

Regulators to Credit Unions:
Protect Yourselves Inside and Out

12

Annual Convention ALL IN

16

Is Your Credit Union Prepared for These
Emerging Risks

19

New State Council Embraced by CUs

20

Children's Miracle Network /Lyla's Story

22

Skip-A-Payment Program

23

GSTV: Let Your Community Know You Are There

25

CU **News**

26

CU **Happenings**

32

List of Advertisers

[BFB Gallagher](#)

[Catalyst Corporate FCU](#)

[Corporate America CU](#)

[CU Direct](#)

[CULIANCE](#)

[CUNA Mutual Group](#)

[Eclipse Brand Builders](#)

[GCUA Small Credit Union Summit](#)

[Growth by Design](#)

[Member First Mortgage](#)

[Nearman, Maynard, Vallez, CPAs](#)

[Oak Tree Business Systems, Inc](#)

[Share One, Inc.](#)

[Speedy Recovery Services, Inc.](#)



FROM THE EDITOR

Angi Harben

We just finished spring cleaning at our house. It was a whole weekend of cleaning, organizing, tossing and moving things around. The family room is now a fully out-fitted home gym, the guest room has been moved into the former gym space and what used to be the guest room is now an office.

The garage has apparently become the catch-all for everything that was removed from the house, so it now needs its own cleaning weekend!

We had a huge to do list. Everything cost twice as much and took twice as long as we had mapped out, but we got it done. And as sore and cranky and exhausted as we all were, it felt good to tie it all up in a neat bow with all those things checked off the list.

Credit unions haven't had that luxury regarding website compliance with the Americans with Disabilities Act. The rules in place are murky, and the threat of non-compliance is constant – especially from litigious attorneys seeking to scare credit unions into settlements to make frivolous ADA lawsuits go away.

The Marketing Corner story addresses this issue, along with a link to your own credit union-centered marketing agency Growth By Design, which is performing ADA audits for credit unions around the country.

These website audits check over the list of things that could leave a credit union vulnerable to a charge that its website isn't ADA non-compliant. Even then, there is no guarantee of complete protection, as hard and fast rules are not yet in place. But from those audits come the to do lists that ensure the credit union is doing its due diligence, and is as compliant as it can be when the rules are not entirely clear.

Knowledge of what the rules are is one of the most important tools for a credit union to remain in compliance. Which is why the current website/ADA compliance environment is so frustrating.

Our cover story is also about compliance and risk management. Unlike the ADA compliance issue, regulators have a much clearer list of what credit unions need to remain in compliance and risk management.

We've all said it countless times before...credit unions operate in a highly, highly, HIGHLY regulated environment. Compliance is a constant issue, but information is powerful. Knowing what is expected equips credit unions to go through their to do list to remain in compliance.



SPEEDY RECOVERY SERVICES, INC.

Statewide Coverage with 7 Locations | speedyrecoveryinc.com



COLLATERAL
REPOSSESSION



COLLATERAL
TRANSPORT



COLLATERAL
STORAGE



DOOR
KNOCKS



SKIP
TRACING



LOCKSMITH
SERVICES





By Britney **Bailey**
Marketing Account Manager,
Growth by Design

What does ADA mean for your website?

Three letters are making major waves in the web space lately – A D A. Many credit unions throughout the nation are facing legal action for failing to ensure their websites are accessible to all users, including those who are hearing or visually impaired.

What is ADA? The Americans with Disabilities Act (ADA), signed into law in 1990 by President George H. W. Bush, outlines civil rights laws to protect against the discrimination of individuals based on disabilities. When the ADA was enacted, the internet as we know it today did not exist, therefore there are no mentions within the Act of regulations pertaining to website compliance. However, with the rapid increase in web usage over the years, there has come a sudden emphasis on web accessibility.

The rise in online retail activity has propelled the proposition of a revision to Title III of the ADA, which could potentially affect any website with an online offering of goods or services. The goal of the ADA Title III revision is to ensure all websites allow access without risk for anyone with a disability. Today there is not a consistently regulated set of standards to maintain equal accessibility

for the disabled. The limited governances in place currently include Section 508 of the Rehabilitation Act of 1973 and the Web Content Accessibility Guidelines (WCAG) published by the Web Accessibility Initiative. There are limitations to compliance requirements for these regulations and they have only been mandated by certain industries. For example, Section 508 is not required for private entities unless they directly take money from the federal government. WCAG is the industry standard for non-governmental businesses, but even it has varying levels of requirements.

However, with the sudden surge in threats of legal action against websites that do not comply to the existing guidelines, there is an urgency for action. While the revisions to the Act have not been made official, industries are challenged with facing lawsuits for the failure to comply with legislation essentially that does not yet exist.

In the meantime, businesses like Growth by Design are developing solutions to conduct accessibility audits of websites against the known guidelines of Section 508 and WCAG. These scans help identify areas where disabled visitors or those

using screen readers and verbal controllers may find it difficult to access areas on the website. PDFs and other documents attached to the site should also be reviewed to ensure accessibility. It is recommended to remove any documents that are older than a year from the site as they are more likely to be less accessible.

Below are a few simple checks to test the accessibility of your site:

1. Provide text alternatives for non-text content such as images or videos.
2. Ensure text is easy to read by implementing user friendly styling such as readable fonts, larger font sizes, readable text color and distinguishing links.
3. Maximize compatibility with assistive technology.
4. Avoid design elements such as rapid flashing graphics that are known to induce seizures.
5. Include closed captioning in video or GIF files.

For more information on the proposed ADA compliance or a list of compliance guidelines, visit www.ADA.gov, or contact Growth by Design at 800-768-4282 or email contact@growthbydesign.org.



State GAC Day Empowers Credit Unions to Effect Change



By Cailin **O'Brien**
Media Relations Coordinator
GCUA

Credit unions stand in a unique position to effect political change despite today's increasingly bipartisan politics.

That was the message delivered by eight distinguished speakers participating in Georgia Credit Union Affiliates' 10th Annual State Governmental Affairs Conference – Grassroots Academy in Atlanta in January. The speakers were empowering a crowd of roughly 70 Georgia credit union representatives to be the change they wanted to see in state and national politics.

"It's great that credit unions do great work. It's great that credit unions help people afford life. But if their legislators don't know that then it doesn't matter in the legislative world," said Chief Advocacy Officer and event organizer Brandee Bickle.

Among the speakers were legislators from both sides of the aisle who demonstrated an appreciation for the credit union message. U.S. Congressman Rob Woodall (R-7) said credit union officials routinely approach him with problems and ideas that can't be classified as either Democratic or Republican.

"It seems suspiciously like an American idea," he said.

And that's exactly what legislators want to hear right now.

"Folks are thirsty for the common ground that the voters have eliminated from the United States Congress," Woodall said. "In the absence of an actual middle, it creates a thirst to find the things that put us together rather than tear us apart. And you all sit right in the middle of that."

Georgia state Senator William Ligon and House Minority Leader Rep. Bob Trammel said they felt similarly about the credit union message on the state level. Both encouraged credit union officials to reach out to them for help on issues in Georgia.

"It's good that you know your legislators and interact with your legislators to show them what's important to your business and to you," Ligon said.

To help credit union officials reach out constructively, notable political consultant Sharon Johnson from Paramount Consulting, *Atlanta Journal-Constitution* political reporter Greg Bluestein, Department of Banking and Finance Commissioner Kevin Hagler and Georgia Public Policy Foundation President and CEO Kelly McCutchen talked to attendees about the realities of state and national politics today and in the future.

They touched on a deluge of issues that could and do affect credit unions.

Health Center Credit Union Vice President Shelly Day said he found all the speakers' insights valuable.

"There's been different perspectives. It wasn't just one perspective all day," he said. "It's good to get exposure to those new ideas."

Day travelled from Augusta to attend his first GAC event in the hopes he'd be able to implement the knowledge he picked up at the conference in the daily dealings of his credit union.

Woodall said he hopes credit union officials like Day realize how they can change the state and local discussions surrounding credit unions.

"You have not just an opportunity, but I would say an obligation to bring your common-sense message to the (governmental) body," he said. "And I promise you, folks will repeat it."





YOUR ROAD ^{TO} SUCCESS

STARTS HERE

Catalyst Corporate's business is researching, developing, improving and providing services your credit union needs to operate efficiently and to deliver member satisfaction. Let the momentum of 1,400 members accelerate success for your credit union.



MOBILE SERVICES

**BALANCE SHEET
SOLUTION SERVICES**

LIQUIDITY SERVICES

BROKERAGE SERVICES

CORRESPONDENT SERVICES

PAYMENT SERVICES

CARD SERVICES



Contact Catalyst Corporate at contactus@catalystcorp.org or
call 800.442.5763 or visit www.catalystcorp.org

Credit Union Leaders Gather at CUNA's GAC

The 2018 Credit Union National Association Governmental Affairs Conference was held Feb. 25-March 1 in Washington, D.C. The more than 5,000 credit union leaders from around the country in attendance included a Georgia contingent of 112 people. Lin Hodges, CEO of Atlanta-based Associated Credit Union carried the Georgia flag during the opening ceremony in the convention hall, dressed to pay homage to the SEC Champion Georgia Bulldog football team. Among Georgia's group were 17 guests from Great Britain, who are part of the British Partnership collaborating with sister credit unions in Georgia.

"I always gain a stronger perspective of legislative affairs by participating in the annual Governmental Affairs Conference," said Hank Halter, CEO of Delta Community Credit Union, Georgia's largest credit union. "I look forward to 'Hiking the Hill' each year. GAC is an important opportunity to build and foster relationships with our legislative delegation. These relationships strengthen over time and result in a valuable partnership which benefits us all, including our members."

The pinnacle event of the conference was George W. Bush, 43rd President of the United States, discussing the current political, cultural and financial climate with CUNA President/CEO Jim Nussle. Nussle, who

served as Bush's Director of the Office of Management and Budget from 2007 to 2009, interviewed the former President on a variety of topics including current relationships with China, Mexico and North Korea, lessons learned during his presidency, qualities needed to be an effective leader, and the importance of public service and meeting the needs of everyday Americans.

The conference also marked the unveiling of CUNA's new awareness initiative, "Open Your Eyes to a Credit Union." The brand platform was created from more than two years of research aimed at showing Americans that credit unions are their best financial partners.

"I was excited to hear CUNA's new awareness campaign," said Denise Swan, President of GEMC Federal Credit Union based in Tucker, GA. "It's been a long time coming and I think this is one of the best initiatives they have done around awareness. I'll be interested to see how the credit union industry will adopt the messaging and how it will play out in the marketplace."

In addition to networking, learning about the latest issues in the credit union industry and connecting with more than 300 vendors, attendees also "Hiked the Hill" and met with legislators to make a case for fair regulation and help lawmakers understand

what matters to the 110 million credit union members in the U.S. The Georgia group divided up into three smaller groups and visited with Georgia legislators and their staffers.

"While the education and networking were fantastic – probably the biggest highlights were the hill visits on Wednesday, Feb. 27th, when participants had a chance to have face-to-face meetings with our elected officials," said Cindy Connelly, Senior Vice President of Government Influence at GCUA.

Connelly noted Georgia's hikes enjoyed productive conversations with the elected officials basing their message on four specific points:

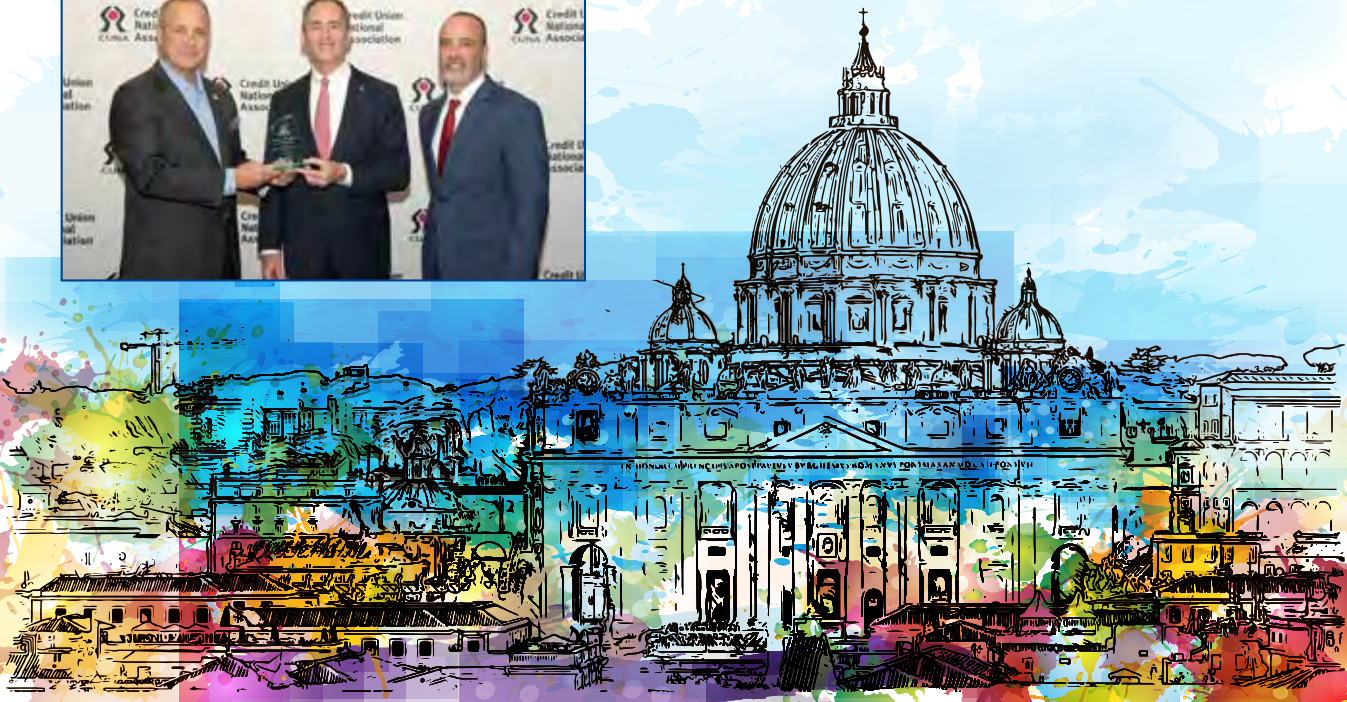
- Common Sense Regulatory Relief and support for S. 2155 (Economic Growth, Regulatory Relief, and Consumer Protection Act)
- Support of legislation requiring merchants that accept cards for payment follow the same security standards as credit unions that issue cards
- Thanking legislators for protecting the credit union tax status as they addressed tax reform
- Concerns with the increase in demand letters citing website non-compliance with the Americans with Disabilities Act (asking them to investigate the cases of fraudulent demand letters

and consider legislation such as a right to cure which will afford businesses an opportunity to repair any website if a problem is identified)

"The importance of our Hill visits shouldn't be underestimated," noted Mark Littleton, President/CEO of Kinetic Credit Union based in Columbus, GA. "Having more than 5,000 credit union advocates in Washington shows Congress the strength of our industry. Our Georgia team with the Affiliates does a tremendous job organizing our visits. And more importantly, they maintain strong relationships with Georgia lawmakers at all levels to ensure our message is at the forefront with everyone, from the receptionist to the top aides. It allows Georgia credit unions to have focused, consistent communications when we visit members of our congressional delegation."

Another "Hike the Hill" in Washington, D.C. is planned for Sep. 12-14, and the 2019 GAC is scheduled for March 10-13.

"As a first-time attendee, I was amazed at the power of a unified credit union voice, and the speaker lineup was phenomenal," said Michael Huff, AVP of Project Management at Associated Credit Union. "I walked away from the week feeling engaged on the regulatory front as well as energized on the leadership and impact front. Hiking the hill was very interesting. It provided me the opportunity to share our credit union's concerns with legislators or members of their staff. For the most part, I found our legislators to be very approachable and engaging. I walked away with a differing view of Capitol Hill than the view the media portrays."



IN GRATEFUL RECOGNITION

The Georgia Credit Union Foundation would like to acknowledge its 2017 supporters

Gold

Altamaha FCU
CGR CU
Coco-Cola FCU
Combined Employees CU
Credit Union of Georgia
ELCO FCU
Excel FCU
Family First CU
First Reliance FCU
Flint FCU
Flowers Foods Emp. Credit League
Genuine Parts CU
Georgia Heritage FCU
Georgia Power Valdosta FCU
Georgia United CU
GeoVista FCU
GPA CU
Habersham FCU
Hallco Community CU
HEA FCU
Kinetic FCU
Macon Firemen's CU
Members United CU
MembersFirst CU
Memorial Health CU
Mercy FCU
MidSouth Community FCU

North Georgia CU
North Main CU
Omega Psi Phi Fraternity FCU
Patterson Pump FCU
Peach State FCU
Platinum FCU
Rome Kraft ECU
Savannah Postal CU
Savannah Schools FCU
The Wright CU
Three Rivers CU
United Methodist Connectional FCU
Valdosta Teachers FCU
Walker County Educators FCU

Health Center CU
LGE Community CU
Cindy Connelly
Pat Conn

Corporate Sponsorships

Allied Solutions
BFB Gallagher
Catalyst Corporate FCU
Cooperative Business Services
Corporate America FCU
Credit Union Loan Source
CUNA Mutual Group
Deluxe
Evans, Simpson & Assoc
Homeowners Mortgage
Howe Construction
Member First Mortgage
Nearman, Maynard, Vallez, CPAs
Peachtree Benefit Group
Peachtree Wealth Strategies
PFP Services
Poole Huffman, LLC
Source4
Speedy Recovery Services
SWBC Executive Benefits
The Konkle Group

Silver

Atlanta Postal CU
CORE CU
Delta Community CU
Robins Financial CU
United 1st FCU

Other

Associated CU
Augusta VAH FCU
DOCO CU
Emory Alliance CU
GEMC FCU
Georgia's Own CU

In 2017, 42 percent of Georgia credit unions under \$50 million in assets received some financial assistance with staff and official training and education. Almost all of the small credit unions received some one-on-one consultative support. Almost \$70,000 was raised for disaster assistance. The Georgia Credit Union Foundation also helped with the new British Credit Union Partnership. The Foundation assisted the Georgia credit union community across the board in 2017. Much appreciation is due to those who contributed to those efforts, and continued support is needed moving forward.



IT'S A WIN-WIN!

2018 Certified Financial Counselor Program (FiCEP)

By becoming certified in financial counseling, you not only improve your professional skill sets and job performance potential, but you can also better help your members achieve financial security and realize their dreams.

2018 CERTIFIED FINANCIAL COUNSELOR PROGRAM (FiCEP)

PROGRAM DATES:

May 2018 – October 2018

COST:

\$775 per person

WHO SHOULD SIGN UP? Any credit union staff member looking to improve their skills in helping members who are experiencing financial difficulties. These financial conversational skills can help attract new members, grow product and service penetration and reduce delinquencies and charge-offs. The program is especially ideal for those in lending, collections, training or management.

- The in-person training includes role playing and incorporates credit union best practices.
- You walk away with materials and starter kits that you can offer to your members!

WHAT YOU CAN EXPECT: There are 8 modules of book materials which you can complete at your own pace followed by a live webinar offering a recap of each module. We also offer 2 days of live training with the program presenter on the examination dates. Exams are online allowing you to receive your scores immediately. **You must attend in-person testing with an exam proctor provided by GCUA. All exam students must have access to a laptop or tablet and wireless Internet connectivity.**

Create a win-win for yourself and your membership. [Registration is now open.](#)

2018 FiCEP PROGRAM SCHEDULE OF EVENTS:

WEBINARS

- Orientation: May 22-23
- Module 1: May 29 & May 31
- Module 2: June 12 & June 14
- Module 3: June 26 & June 28
- Module 4: July 10 & July 12
- Module 5: August 28 & August 30
- Module 6: September 11 & September 13
- Module 7: September 18 & September 20
- Module 8: September 25 & September 27

In-person training August 21st - Duluth, GA
October 3rd - Macon, GA

Email questions to: education@gcu.org

* Dates subject to change without notice.

Sponsored by:



Regulators to Credit Unions: Protect Yourself Inside and Out



By Cailin O'Brien
Media Relations Manager
GCUA

Every credit union tries to be risk free – and that's exactly how regulators want you to be, too.

"Safeguarding members' assets and meeting members' financial needs within the realm of safety and soundness standards should be the premise of all credit union endeavors," said Janet Bryan, district director/southeast district of the Georgia Department of Banking and Finance.

So, how is your CU focusing on getting there?

Are you going to focus on becoming an armored fortress against cyber breaches? Your tech will remain up-to-date and monitored with near obsessive attention – no way is anybody sneaking away with your members information.

Great. But have you turned your eyes away from internal controls? Could you be accruing losses while you fight breaches?

Now let's assume your credit union has focused all its energy on perfecting internal controls and procedures. You know exactly what's going out and what's coming in – every cent.

Fantastic. But have you forgotten

about the threats forming outside? Are you ready to respond if your members' sensitive information is compromised?

It's not enough to protect yourself in one area. Regulators, including Bryan, said they'll be looking for credit unions to keep their eyes on both internal and external dangers in 2018.

LOOKING OUTSIDE: GUARDING AGAINST CYBER THREATS

Cybersecurity headlines haunted 2017.

There was the breach at Equifax that went public in September. Then, Uber announced in November it had fallen prey to the same crime.

So, it's understandable that credit unions – and credit union regulators – want to focus on protecting members' information from hackers. Both the National Credit Union Administration and the DBF consider cybersecurity a top area of supervisory focus in 2018.

"Members are entrusting the credit union with sensitive, personally-identifiable information, which must be safeguarded as much as the shares they are placing in the credit union," Bryan said. "If the credit union has a breach of security and member information is compromised, the legal, financial and reputational risks are



WHAT ELSE WILL NCUA REGULATORS HAVE AN EYE ON IN 2018?

Cyber security and internal controls are key areas of focus for the National Credit Union Administration this year – but those aren't the only areas regulators will take a close look at in 2018. Here are some other areas examiners will be checking up on, as detailed by NCUA's December 2017 Letter to Credit Unions.

- 1) **Bank Secrecy Act Compliance.** Beginning in May, NCUA examiners will begin assessing compliance with the Customer Due Diligence regulations for Financial Institutions, which holds financial institutions responsible for ensuring they're not used to launder money or finance either criminal or terrorist activities. For more information, visit the NCUA's Bank Secrecy Act Website.
- 2) **Interest Rate and Liquidity Risk.** The NCUA began using a revised interest rate risk supervisory tool and new examination procedures to assess interest rate risk management in 2017. But not all credit unions have been assessed under the new procedures, yet. Some will be examined this way for the first time in 2018. For more information, read the October 2016 NCUA Letter to Credit Unions. (16-cu-08)
- 3) **Automobile Lending.** Examiners will be looking closely at credit unions with "material exposure to higher risk forms of auto lending," according to the NCUA's letter. That means they'll be peering particularly closely at lending of extended loan maturities of more than seven years, high loan-to-value lending, near-prime or subprime lending and indirect lending programs.
- 4) **Commercial lending.** The NCUA released revised regulations on commercial lending Jan. 1, 2017. Examiners will continue this year to make sure credit union officials can "ensure their policy, practices and staffing are appropriate for the type of commercial loans offered," according to the NCUA's letter. The NCUA provides an online Examiner's Guide that can provide some help on the principles of commercial lending and what NCUA examiners expect in that area.
- 5) **Consumer Compliance.** On Jan. 1, regulators amended Regulation C, which implements the Home Mortgage Disclosure Act. Beginning in the second quarter, examiners will look at quarterly Loan/Application Registers, when applicable, to determine how well credit unions are complying with the changes. However, this review will be diagnostic. The 2018 HMDA data (which will be reported in 2019) will "provide credit unions an opportunity to identify gaps in their implementation of amended Regulation C and make improvements in their HMDA compliance management systems for future years," according to NCUA's letter.



extremely high.” So, examiners will be looking closely at how credit unions handle cybersecurity this year.

NCUA regulators, for instance, will begin testing the Automated Cybersecurity Examination Tool on credit unions with more than \$1 billion in assets this year.

The test is structured to provide NCUA “with a repeatable, measurable and transparent process for assessing the level of cyber preparedness across federally insured institutions,” according to the group’s December letter to credit unions.

If all goes well, the NCUA will begin scaling the test for smaller credit unions.

The DBF expects credit unions to complete a cybersecurity assessment on their own – using either the Federal Financial Institutions Council Cybersecurity Assessment Tool (found online at <https://www.ffiec.gov/cyberassessmenttool.htm>) or one that’s comparable. Bryan said DBF examiners will examine credit unions’ cyber-preparedness to ensure the process is personal to each

credit credit union. No two plans are likely to look exactly the same. And no credit union should outsource their risk-management solution.

“Management must understand the risks specific to the credit union and then monitor and control those risks,” Bryan said.

But, even with the best and most specifically-crafted plans, breaches can and do happen. Along with plans to avoid breaches, Bryan said regulators will be checking to make sure credit unions have plans in place to respond to cyber attacks.

“Management must have a strong incident response plan to contain the breach, to assess the extent of the exposure and to notify members affected in a timely manner,” Bryan said.

“Management is also reminded of the requirement to contact supervisory authorities when a security breach is detected.”

Managers should also plan to keep all cyber plans and processes fresh. Bryan said there’s no end in sight for cyber dangers.

“Cybersecurity is a threat which will only continue to increase as more products and services are delivered through new technology,” she said.

LOOKING INSIDE: BUILDING INTERNAL CONTROLS

Guarding against cyber threats shouldn’t distract management from keeping attention focused within the credit union.

Sarah Bush is a supervisory analyst for NCUA working in the Region III office, which focuses on credit union regulation in 11 states including Louisiana, Florida, Indiana and Georgia. To be sure, regulators in Region III will focus on cyber security issues during their inspections.

But Bush said she’s noticed recently that the most detrimental trend to credit unions in the area hasn’t come from hackers going after members’ financial data. It’s come from within.

“Region III has seen an increase recently in credit union losses during automated clearing house transactions,” she said. “The ACH losses we have seen primarily resulted from fraud risk

involving insider theft.”

The ACH is a familiar part of any financial institution in the United States. The network moves more than \$41 trillion a year through more than 24 billion electronic financial transactions, according to the National Clearing House Association. They’re commonplace, but if ACH transactions aren’t carefully monitored, the basic system can become a problem.

“The insider theft (NCUA saw in Region III) occurred generally because the credit unions did not have strong internal control systems in place pertaining to proper segregation of duties and reconciliations of ACH transactions,” Bush said.

Bush said credit unions can expect examiners to pay close attention to evaluating internal control objectives, reviewing all pertinent policies, procedures and documentation, discussing controls with staff and observing control environments.

As in cyber security, credit unions should have individualized plans to mitigate risks specific to their

organization.

“There is no ‘one size fits all’ way of developing a strong internal controls system,” Bush said. “A credit union’s effective internal controls system should be developed based on the credit union’s size, sophistication of its operations, number of employees and risk profile. Small credit unions can design less structured control systems that can still achieve similar effectiveness as the more formal and structured control systems at larger or more sophisticated credit unions.”

THE BOTTOM LINE

As always, credit unions should be ready to prevent threats from both outside and within. Examiners from both the DBF and NCUA will be looking for individualized risk management plans that staff can easily carry out to mitigate – and react to – possible risks.

“The changes in technology are helping the industry to do more for more people,” Bryan said. “But there are significant risks and challenges with these technological changes which must be managed.”



DEDICATED
to Credit Unions

**TAKE THE PROPER STEPS
TOWARD CREDIT UNION FORMS,
DISCLOSURES, AND COMPLIANCE.**

35+ years of experience with credit unions

- Membership
- Consumer Lending
- Home Equity
- Business Membership
- Business Lending
- Marketing Services

ClientServices@OakTreeBiz.com | (800) 537-9598
www.OakTreeBiz.com      


Oak Tree
Business Systems, Inc.

ALL IN

GEORGIA CREDIT UNION AFFILIATES 2018 ANNUAL CONVENTION

SAVE THE DATE

MAY 16-19, 2018

Savannah, GA

Savannah International

Trade & Convention Center



NOTED SPEAKERS "ALL IN" FOR CONVENTION OPENING SESSION

There are many special highlights planned for this year's Georgia Credit Union Affiliates Annual Convention. Perennial favorites like the golf tournament and the CUPAC silent auction, the companion tour to Daufuskie Island and the return of the Men of Distinction to the stage following the Moses C. Davis Awards Banquet are on the agenda, as are some new experiences and some dynamic presenters.

The speaker lineup is loaded with people who live an "ALL IN" mentality, and will help frame the event theme for participants. Their winning personalities, thought provoking presentations, inspirational stories and educational information ensure the event will be packed with valuable information for Georgia's credit union leaders.

The first general session guest speaker will be Gian Paul Gonzalez. Asked to address the New York Giants before their opportunity to play in 2012 the Super Bowl, he made a huge impact on the entire organization. His motivational talk with them has been widely credited as being a factor that electrified and propelled them to become Super Bowl Champions. He is a teacher, a leader, and a man committed to contributing to peoples lives, and he is the perfect choice to frame the convention theme of ALL IN.

Dr. Melenie Lankau of Chick-fil-A will speak on "Creating an ALL IN Culture," and living a brand promise every day. Chick-fil-A embodies a guest experience that is understood and appreciated by everyone in the corporate family as well as by their loyal customers.

"We strive to create a program and bring in speakers who are going to engage and entertain and educate Georgia's credit union leaders," explained Maureen Bock of the GCUA Convention Planning Committee. "There are a lot of moving pieces to bring this event together, and I am confident that people are going to get a lot out of what our speakers and presenters will be providing this year. Everyone is really excited to see our theme come to life, and we want the attendee experience to be memorable and worthwhile."

[Click here](#) for information on the agenda or to register for the GCUA Annual Convention.



**Current accepted compliance protocol follows the Web Content Accessibility Guidelines (WCAG) 2.0. For more information on the proposed ADA compliance or a list of compliance guidelines, visit www.ADA.gov*

ADA non-compliance in the virtual space is making its way into the courtrooms. Your online presence – including your website, online banking and mobile banking tools – should be accessible to individuals with disabilities. But don't worry if they aren't...you're not alone. AND, we can help! Our web developers can assess your site to identify vulnerabilities and provide remedies to improve your ADA accessibility.

Package A: ADA Website Accessibility Audit

Let us conduct a thorough scan of your site to identify ADA accessibility concerns and outline the critical changes that must be made in a detailed findings report.

Package B: One-time Assessment & Revision (Must have a web maintenance contract with GBD)

Our team can perform a one-time assessment of your site to identify any errors and warnings and provide remedies to improve your ADA accessibility.

Package C: Quarterly Assessment & Revision (Must have a web maintenance contract with GBD)

We can routinely review, assess and remedy your website to not only improve ADA accessibility now, but also in the future. We will run quarterly checks to ensure changes/additions to your site do not affect accessibility.

Don't wait until it's too late. Get ahead of the game with an ADA accessible website today! Call 800-768-4282 or email contact@growthbydesign.org to get started.



YouTube



IS YOUR CREDIT UNION PREPARED

for These Emerging Risks

For many credit unions, identifying, assessing, and mitigating risks can be a challenge, considering nearly every aspect of the business can pose a risk. While some credit unions have a solid strategy for recognizing existing risk and anticipating emerging ones, others are less proactive in their pursuit of risk mitigation.

Emerging risks can be difficult to quantify in terms of speed of onset and potential impacts. If ignored, they can significantly affect a credit union's financial stability, business strategies, and reputation. But when monitored and managed diligently, having mitigation strategies can help keep your credit union out of harm's way and assist your leadership team in assessing how risks could affect your long-term plan and business objectives.

Consider these three emerging risks that are becoming increasingly prominent for credit unions across the country:

- **American with Disabilities Act (ADA) & Website Compliance:** Law firms representing private litigants are pursuing credit unions aggressively, alleging their websites and mobile applications are not accessible to those with disabilities. To ensure compliance with the ADA — which requires organizations to make accessibility accommodations to ensure the disabled public can access the same services as clients who are not disabled — credit unions should identify content that may not be readily accessible to individuals with visual, auditory, and/or cognitive disabilities and develop

policies to address these limitations.

- **EMV Fuel Pump Liability Delay:** Card associations have delayed the EMV activation deadline for fuel pumps from October 2017 to October 2020. "Pay-at-the-pump" systems have traditionally been a ripe target for fraudulent transactions. But the delay in mandatory upgrades may further increase the frequency of skimming fraud. To mitigate this growing risk, credit unions should spend time educating members on protecting their information. Additionally, credit unions that haven't implemented EMV on their credit and debit cards should make this a priority.
- **Synthetic Identity Fraud:** As credit unions have developed strategies to combat point-of-sale fraud, fraudsters have shifted their activities to opening new accounts and obtaining plastic cards and loans with fake identities. Synthetic identity fraud uses the creation of fictitious identities, often with a combination of real data and fabricated information. For example, a fraudster may combine an individual's Social Security Number (SSN), with another person's name, and yet another's address to create a brand-new identity. Since the real person won't see activity on an account created with their SSN but without their name or address, they likely will not realize any fraudulent activity has occurred.

Credit unions should develop a layered approach to addressing synthetic identity theft. This approach should consist of leveraging third party data and fraud detection tools, as well as reviewing existing operational workflows to identify potential gaps in credit assessment, member identification and collection processes.

As you assess these emerging risks, it's critical to remain vigilant. Establish risk oversight processes that your leadership team can use to periodically assess vulnerabilities, and encourage your employees to take meaningful steps to mitigate potential risk.

Keeping ahead of the complex array of emerging risks, compliance issues, and industry regulations takes a team. But knowing what's around the next corner can make a difference.

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.

New State Council Embraced by Credit Unions

The Georgia Lending Council has launched, and it's being embraced by credit unions of all sizes around the state.

Formation of the council stemmed from a visit to Atlanta Postal Credit Union by Chadwick Evans' team from Associated Credit Union. Evans, Vice President of Lending, and APCU's Chief Lending Officer Blake Graham - who had already had a discussion with Mike London, Chief Lending Officer at Georgia United Credit Union on the value of a lending council in Georgia - were talking about the viability of a group focused on lending.

"The three of us set up a call and just asked did we think more credit union lenders would be interested, what would it take to get started, and who else should we ask for help," Evans explained.

"Our primary objective from the beginning was to bring lenders together to share ideas, best practices, help each other with identifying trends or traps, and allow for crowd sourcing from like-minded individuals.

The trio reached out to Georgia Credit Union Affiliates' Maureen Bock, Vice President of Growth Services and Kristi Arrington, Vice President of Information Development, who helped the group get organized. At the February meeting held at Associated Credit Union, 50 attendees from 27 credit unions participated.

Credit unions are interested in topics from all over the lending landscape," Bock said. "Credit unions of all sizes see the value in getting together on what is a

foundation of every credit union - lending. There is so much to discuss!"

A comprehensive list of about 25 topics from all aspects of running a successful lending department has been assembled as potential topics for future meetings. Participating credit unions come from all over the state, and range in asset size from \$13 million to \$5.5 billion.

"I believe what we hope to accomplish in the next few meetings and the next few years is to build a program of relevant information that all of our members can appreciate and contribute with varying thoughts so that we can all become better professionals in our careers and serve the lending needs of the consumers," Evans said.



IS YOUR EXECUTIVE BENEFITS PROGRAM WORKING?

CONTACT US FOR YOUR COMPLIMENTARY COPY

Executive Compensation and Benefits Survey



A well-designed executive benefit plan helps retain your leadership and meets your regulator requirements. Don't wait until it's too late to find out if your program is competitive. Request the complimentary Executive Compensation and Benefits Survey.

Get comprehensive data for:

- Total executive compensation by asset size
- Structure of bonus plans
- Types of nonqualified plans
- Fringe benefits
- Demographic profiles
- Benefits for board volunteers

Contact Rob Fitzgerald
or visit **www.BFBbenefit.com**



Rob Fitzgerald,
Area Vice President,
Relationship Management

Rob Fitzgerald | 877-332-2265 ext 533 | **Rob_Fitzgerald@ajg.com**



A DIVISION OF
Gallagher Benefit Services, Inc.

Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment advisory services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Kestra IS and Kestra AS are not affiliated with BFB Gallagher (BFB), Arthur J. Gallagher & Co. or Gallagher Benefit Services, Inc.

Lyla's Story

By Lauren Taylor
Lyla's Mom



We are a credit union family. My husband, Mike, has worked with Georgia United Credit Union for six years, and I just celebrated my 11th work anniversary at CDC Federal Credit Union. We always understood the important work Children's Healthcare of Atlanta did in our community; but, we could never have predicted how much CHOA would impact our lives.

Before the 2015 Bowl-a-thon, I shared our daughter's story at the Greater Atlanta Credit Union Chapter Meeting. Lyla was four, and I spoke about our experience with CHOA treating her significant developmental delays through all types of therapy. At that time, we never knew the root cause of her delays.

Six weeks after my speech, we got our answer. I received a frantic call at work that Lyla had a seizure at her daycare that lasted longer than five minutes. She was unconscious and paramedics had taken her to Scottish Rite. We had been to Scottish Rite every week for the previous 18 months but never visited the emergency room. I raced my car to the top of the ER deck and found a valet waiting, ready to park my car. Valet at the ER? Something I never knew I needed, but CHOA knew.

I found Lyla's room. Bewildered, Mike and I just stood there looking at her. All of a sudden a CHOA employee was by our side holding a teddy bear. "It's okay to talk to her. She can hear you. She's just really sleepy because of the medicine she's on. Would she like this teddy bear?"

This employee made sure we understood everything that was happening. A family advocate in

the ER? Something I never knew I needed, but CHOA knew.

Once Lyla was stable, she was admitted into the hospital. Her night nurse reminded me of Tinker Bell. She floated in and out of the room with the happiest disposition, carefully doing her work in the dark, using the smallest flashlight to check Lyla's vitals, and never once disturbing her. A well-rested night in the hospital? Something I never knew existed, but it did at CHOA.

That December we found ourselves back in the ER. Lyla had another seizure. The neurologist asked us the most important question that eventually led to Lyla's diagnosis: "Does she sometimes drop her head and bring it back up?" The neurologist did a quick head motion to show us. I said, "Yes! She does that when she's tired. She falls asleep and wakes herself back up." The neurologist kindly corrected me, "No, she's not falling asleep. She's having a seizure."

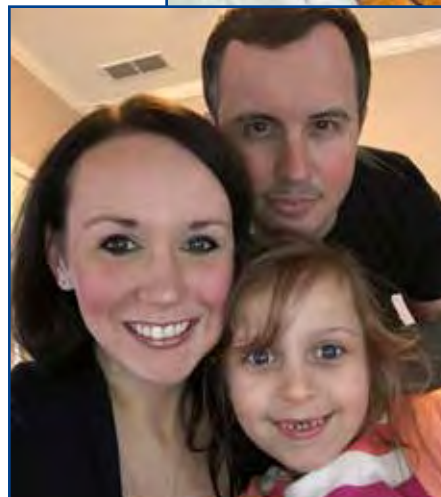
On March 1, 2016, we finally got a diagnosis: myoclonic epilepsy. The EEG study showed Lyla was having hundreds of seizures a day.

She started taking medication, and now at the age of seven, she celebrated one year of seizure freedom on Oct. 27, 2017!

Before the diagnosis, when Lyla was going through speech therapy, we wondered if we would ever hear our daughter speak in sentences. While her speech has improved immensely, she has a lot

of catching up to do. School is not easy for her; making friends her age is not easy. But then CHOA understands that, too. Every month, CHOA hosts a seizure support group for families. While the parents/caregivers meet, the children eat pizza and play together at The Zone. Each year CHOA holds a free epilepsy conference, which again unites families and provides a wealth of information. Later this year, Lyla will get to go to sleep-away camp for a whole week at Camp Carpe Diem, a camp staffed by CHOA for any child with epilepsy. Our daughter has never slept longer than two nights anywhere without us. Spending a week without us is a huge milestone.

While the last four years with CHOA have felt like an eternity, we are forever grateful for them. We have big goals for Lyla, and we know CHOA will be there to help her reach them.



Skip a Payment program can benefit members, **CU4KIDS AND YOUR CREDIT UNION**

Does your credit union offer a "Skip-a-Payment" program?

Credit unions across the nation offer members the opportunity to "skip" their loan payment for a nominal processing fee. Some offer the program during holidays and summer vacation months, others offer the program as an option year-round to combat unexpected hardships that members face. Instead of having to cut corners to make a monthly payment on their loans, members can skip a payment for a month and use those funds for other things!

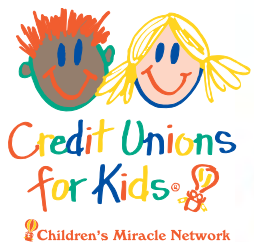
Did you know that your credit union can use a Skip-a-Payment program not only to help your members, but also your local Children's Miracle Network Hospital? This is a powerful way to help members, the community and local kids all at the same time.

In 2016, 25 credit unions included a fundraising component with their Skip-A-Payment program, raising over \$150,000 for local CMN Hospitals! Give it a try! You may even see an increase in members benefiting from your Skip-A-Pay program when you do!

Your Skip-A-Payment Program Can Help Your Local Children's Hospital. Here is how it works:

Most credit unions charge processing fees between \$20 and \$40 per loan payment skipped. Your credit union can choose to donate all or a portion of the fees to CMN Hospitals. If you already offer a Skip-a-Payment program as a service to your member, consider raising the fee by \$5 (or other chosen amount) with the additional dollars going to CMN Hospitals as a donation. This would allow your credit union to participate without a loss in revenue.

To support the Skip-A-Payment campaign, CO-OP Financial Services will be guaranteeing a Miracle Match for ALL applications submitted between now and September 30, 2018.



FINTECH: FRIEND OR FOE

Over the last several years, credit unions have shown tremendous growth, even alongside the uprising of many "fintech" companies. In the last number of years, credit union membership has experienced robust growth, with this year exhibiting the fastest member growth in more than 25 years, as measured from October of 2016 to that point in 2017; meanwhile, fintech companies have seen a 778 percent increase in funding in the last five years. At an age of nearly infinite resources and technology right at our fingertips, consumers are simply looking for businesses to meet their needs in a convenient and trustworthy manner. Credit unions continue to meet this need, but as the industry changes, credit unions will need to embrace technology and innovation to build for the future.

Financial Institutions are facing a choice: spend a significant amount of time and money developing their own capabilities to meet the changing market, or pursue partnerships with fintech companies that are disrupting this space.

According to a recent study done by Accenture, more than 40 percent of consumers would be more loyal to their credit union or bank if they simplified the car or home buying process, and 39 percent would like their financial institution to proactively provide real-time, actionable financial advice. Here are a few examples of ways fintech companies can bring added innovation and value to credit unions:

- End-to-end digital loans: providing loans at the convenience and control of the member, so that they can apply anywhere at any time from their mobile device or laptop.
- Reaching underserved markets: Data continues to be one of the most critical elements to identifying and serving new market segments. For example, for the consumer who does not have an established credit score, credit unions can now offer comprehensive financial services despite their lack of traditional financial data.
- Use new marketing channels: technology such as mobile platforms or non-traditional distribution partnerships can help reach new customers and offer credit union products in more convenient ways for the member.

Partnering with fintech companies can have the potential to combine cost efficiency with more comprehensive services for credit union members. In a recent study done by global law firm Mayer Brown, 87 percent of Financial Institution-Fintech partnerships cut costs, and 54 percent of these partnerships boost revenue.

So how should credit unions respond?

- 1) Get educated and seek out potential mutually beneficial strategic relationships between incumbents and startups.
- 2) Keep an open mind to the new and sometimes intimidating or crazy sounding ideas of startups.
- 3) Use caution when negotiating agreements with eager young companies, and seek validation from industry experts.



BRANDING & RETAIL DESIGN

From incorporating the latest self-service automation technologies, to designing engaging and uniquely-branded retail spaces, Eclipse's team of professionals is ready to re-energize your member experience!

TRANSFORM YOUR MEMBER EXPERIENCE

- + Energetic, Persuasive & Professional Design
- + Self-Service Technology
- + Digital Signage & Infotainment Systems
- + Flexible Full-Service Transaction Areas
- + Integrated Branding



consulting + design + construction

Take advantage of our unparalleled industry-specific experience completing more than 600 financial facility programs. Eclipse can assess your brand, marketplace, existing facilities and service channels, and provide a menu of solutions, recommendations, and comparative cost estimates to help you consider your next move.

www.EclipseBrandBuilders.com | (678) 894-4360



GSTV: Let Your Community Know You Are There

You may have seen ads at your local gas station for credit unions. That's because Gas Station TV (GSTV) is a proven way to let your community know about the services credit unions provide. GSTV grants the flexibility needed to drive the most value possible through customizable, localizable ad campaigns. It delivers the hard-to-reach, on-the-go consumer with a one-on-one exposure to your ad.

Based on a recent study, GSTV lifts key metrics for credit union products and membership:

- 66 percent of viewers consider joining a credit union
- Viewers are 11 percent more likely to acquire a new checking or savings account
- 78 percent likelihood to use a credit card for gas
- 21 percent more likely to acquire a mortgage or refinanced within 12 months

Advertisers have a captive audience at the gas station with 88 percent of that audience reporting that they enjoy watching GSTV. Research shows that GSTV delivers twice the

ad recall of traditional media. GSTV has more unique viewers than Netflix and reaches more millennials than Snapchat. What's more, 41 percent of GSTV viewers are millennials – that's a 26 percent greater reach than TV.

GSTV gives you access to audiences that are near your targeted branches. Localize your buys to the gas station across the street or create a campaign to broadcast across the state. You can even leverage your GSTV media buy to boost the performance of your own products such as new branch openings, auto loans, home loans, events and more!

Running a GSTV promo is an extremely cost-effective way to drive local awareness. As a credit union, you also enjoy a 30 percent exclusive discount from GSTV.

If you are interested in learning more about GSTV, please contact your league representative or our national sales consultant Shana Sistik at Shana.Sistik@CUSolutionsGroup.com or 734.377.4336 to schedule a customized webinar.





Filene Pilots Loaned Executive Program to Gain Specialized Talent

"Credit unions, nonprofits and many organizations today are challenged by adding needed talent while achieving operational efficiencies," said Filene Research Institute CEO Mark Meyer. "For Filene, 80 percent of our revenues go directly to creating and delivering actionable research for credit unions. To add specialized talent while maintaining that ratio, we needed to innovate and try something new. We launched the Filene Loaned Executive program to test the viability of this solution in-house, and provide a case-study for credit unions to replicate, if successful."

The new program matches Filene's business needs with executives on loan from a credit union or industry provider for a focused service period of up to 24 months.

"This very well could work as a model for credit unions, especially those with a focused business need or limited resources," detailed Meyer. Under this program, a credit union sponsor or local organization would loan talent to a credit union that has specific talent needs for a project or business objective. The loaning organization gets to further develop top talent and the loaned individual builds and deepens their skills. "It's a win-win-win."

Filene's launches this program with Sue Racine from CUNA Mutual Group as its first loaned executive. Racine most recently served as director, enterprise marketing and communications for the company. Her background includes leadership roles in marketing and communications, as well as serving as chair of Great Wisconsin Credit Union and a

member of the Summit Credit Union board of directors. Racine steps into a new role as Filene's Head of Play & Experience.

This program is an experiment in offering a new way for the credit union industry to tap into the power of cooperation and work collaboratively to improve people's financial lives. With this launch, Filene is exploring how the program will align with i3, Incubator and The Cooperative Trust communities that also innovatively bring together bright, creative people passionate about credit unions with the goal of developing ideas, testing in the marketplace and creating positive change.



IMAGINE A WORLD OF PARTNERS

NOT VENDORS.

Progress isn't a matter of either/or, it's a matter of both. And when one credit union is successful, the entire credit union movement is successful.

JOIN TODAY / WWW.CULIANCE.COM / INFO@CULIANCE.COM / (877) 570-2824



Imagine where the **RIGHT MORTGAGE PARTNER** can take you!

Discover the benefits of working with a Credit Union-owned Mortgage Lender that shares your core values & understands your needs.



RETAIL & CORRESPONDENT PARTNERSHIPS

Customize your Credit Union's experience with a variety of partnership options available, from our Retail Model with a dedicated Mortgage Consultant, to our Correspondent Model for Credit Unions with more experience in mortgage lending.



CONTRACT SERVICES

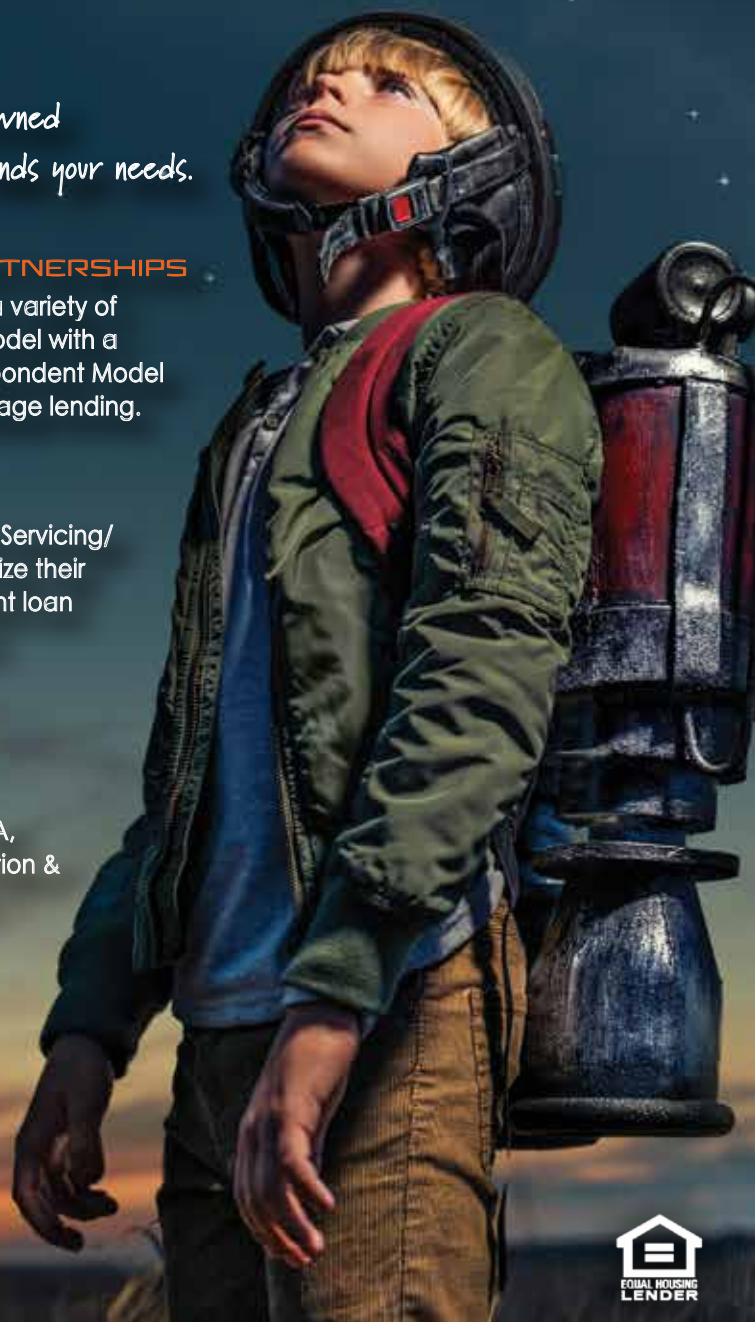
We offer Contract Processing, Underwriting and Servicing/ Sub-Servicing for Credit Union's looking to optimize their mortgage production, ensure timely and efficient loan closings, and maximize their mortgage revenue without the overhead.



MORTGAGE PRODUCTS

We offer a full suite of Conventional and Government mortgage programs, including: FHA, VA, RD/USDA and more! We also offer Construction & Home Renovation financing, as well as Jumbo and Home Equity loans.

More options for **YOUR MEMBERS.**
More opportunities for **YOUR CREDIT UNION.**



CONTACT US TODAY! sales@memberfirstmortgage.com

www.memberfirstmortgage.com | 1.866.898.1818 | NMLS ID# 149532

CMG Contributes \$20 MILLION TO FOUNDATION

[CUNA Mutual Group](#) has made a \$20 million contribution, the single largest of its kind, to the CUNA Mutual Group Foundation that will further its long-term commitment to the communities and industry it serves. The unprecedented boost in funding, aided by federal tax reform, helps the company's foundation further support nonprofit organizations that address economic challenges, education disparities, and equity issues facing many communities today.

"There are thousands of people in our communities struggling to make ends meet, and as one of Wisconsin's largest employers, we want to make a real difference with this tax relief opportunity," said Robert N. Trunzo, president and CEO, CUNA Mutual Group. "It is imperative our foundation's funding aligns with our company's values and helps close the

gap on economic and educational disparities in our communities. As a community leader, we will put this funding to work, where we live, work and serve to truly make a difference."

Each year, the CUNA Mutual Group Foundation donates up to \$2 million to local charities and nonprofit organizations. Recently, the foundation donated \$400,000 to the National Credit Union Foundation's disaster relief fund, \$200,000 to the Urban League of Greater Madison's jobs campaign, \$100,000 to Porchlight's Safe Haven program, and \$500,000 to the Madison Metropolitan School District to expand the district's community school program. With this sizable gift, the foundation now has a sustainable funding source to help more organizations for the long-term.

"Not only will this increase in funding create a substantial impact today, but it will also ensure our foundation work is funded for years to come, so during economic downturns when many companies must scale back, we can be there for our communities when they need us most. This is who we are, and more importantly, this is what we do," Trunzo added.

Beth Cutler, foundation president, will lead the foundation grant process and continue to partner with nonprofit organizations in local communities and the credit union industry to further bring support to organizations that focus on reducing economic and educational gaps.

To learn more about the CUNA Mutual Group Foundation, please visit: <https://www.cunamutual.com/about-us/corporate-social-responsibility>

POWERFUL SOLUTIONS THAT GET EVEN BETTER

TOGETHER

With our network of lending and technology solutions, you can tap into a world filled with possibilities.

LENDING SOLUTIONS

- // **Lending 360**
Loan & new account origination
- // **Lending Insights**
Actionable analytics
- // **OnSpot Financing**
Retail POP financing
- // **Advisory Services**
Expert guidance to maximize lending operations

AUTOMOTIVE SOLUTIONS

- // **CUDL**
Auto financing network
- // **AutoSMART**
Member car shopping
- // **Vehicle Remarketing Solutions**
National repossession and disposition

STRATEGIC SOLUTIONS

- // **Vero**
Identity theft solutions
Member protection services
- // **Intuvo**
Marketing automation

See what our solutions can do for you.
Learn more at [CUDIRECT.com](https://www.CUDIRECT.com)



GCUL and Credit Union Trades File Amicus Brief About Overdraft Services.

The Georgia Credit Union League along with CUNA and the national trade associations filed an [amicus brief](#) with the U.S. Court of Appeals for the 11th Circuit defending a credit union hit with a lawsuit over overdraft services.

Tims v. LGE Community CU is one of 30 class action lawsuits against credit unions and community banks challenging their method of assessing overdraft fees based on the "available balance" rather than the "ledger balance" in member accounts.

It was important that all parties offered support in this case due to the fact that this is the first federal appellate court to consider the issues presented. And, many credit unions are facing "gotcha" litigation on this issue based on highly technical alleged violations.

With over half of all credit union members choosing to use overdraft services, GCUL and the national trade associations have strong interest in this litigation to seek a resolution that ensures members can continue to have an option that they continue to indicate they want.

Nationwide, several small credit unions have been forced to enter into costly settlements. "All of the interested credit union partners urge that these cases be decided as a matter of law at the motion to dismiss, so as to protect the rights of financial institutions." Said Mike Mercer, President/CEO of Georgia Credit Union Affiliates. "We appreciate CUNA and the national trades for their support during this process."

THINK CACU

MOBILE • FRAUD PREVENTION • WEB DESIGN

LOAN PARTICIPATION • CORE PROCESSING

BUSINESS SERVICES • ACH • PAYMENTS

INVESTMENTS



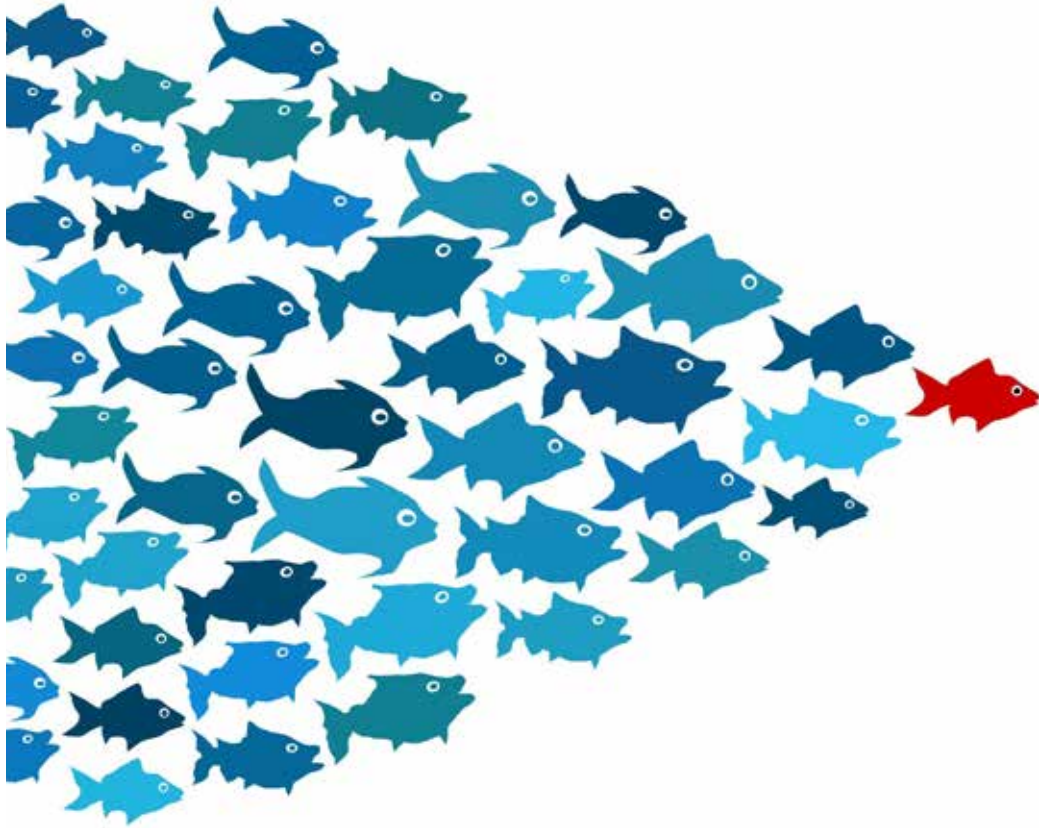
CorporateAmerica
CREDIT UNION

DIFFERENT **STARTS HERE**™

800.292.6242

www.corpam.org

Looking for an auditor that stands out
from the crowd?



Contact the CPA firm that audits only
credit unions.



www.nearman.com | 800.288.0293



HAPPENINGS

1ST Choice Credit Union CU Chosen for Underbanked Consumer Program

The Bank On program is partnering with several regional financial institutions and the city of Atlanta to expand its services for unbanked and underbanked consumers next year.

"Bank On Atlanta will provide practical financial skills that will enable residents and small businesses to manage their finances and plan for the future," Atlanta Mayor Kasim Reed said in a [statement](#).

Bank On has [formed programs in dozens of U.S. cities](#), including Chicago, Denver and Houston. Bank On helps low-income consumers avoid the costly fees and high

interest rates associated with payday lenders and check cashers, the city of Atlanta said in a news release.

Each participating financial institution will staff branches with employees who can help consumers sign up for Bank On-related products and services, such as a checking account with low or zero monthly fees and no overdraft fees. Bank On will also help train bank employees to provide financial education and counseling.

Bank On plans to work with community groups, such as the United Way and the Atlanta Community Food Bank, to spread the word about the newly available financial products, said Terica Joy Black, a project manager in the Atlanta mayor's office.

Atlanta Postal Credit Union New Board Chair Elected at APCU



Don DeCinque

APCU announces that Donald A. DeCinque has been elected as Chairman of the Board of Directors. DeCinque succeeds Moses M.

Spence, who stepped down from the position in January 2018 after 17 years. Spence will continue to serve APCU on the Board of Directors.

Spence began his distinguished career with APCU in September 1966. He worked his way up from sorting mail to Teller, Loan Officer, Assistant Treasurer, Treasurer, General Manager, and President/CEO from 1966 until December



Is YOUR CORE PROCESSOR Serving up
Bland Results?

Try NewSolutions for the Perfect Blend
of Innovation & Service!

www.shareone.com



Share One
NewSolutions

800-888-0766

2000. APCU's members, Board, management, and employees are grateful to Spence for his years of guidance and support as Board Chairman.

DeCinque began working at the Credit Union in 1981. In his 36 years at APCU, he worked as a Teller and Controller before retiring as President and Chief Executive Officer in August 2017. DeCinque started serving as a member of the Board of Directors in 1998. APCU looks forward to his continued leadership as Board Chairman in the coming years.

Porter Named New E-Services Manager



Wayne Porter has been promoted to eServices Manager at APCU. Porter has worked at the Credit

Union since 2017 as a Payment Services Analyst. Previously, he was a Senior Business Analyst and a Manager of Treasury Management Implementation at other Atlanta financial institutions. Porter pursued an Associate's Degree in Journalism from Georgia State University and has completed continuing education courses in Accounting and Advanced Principles of Banking.

Credit Union of Georgia Credit Union Title Sponsor for Cobb Schools Foundation Inaugural Casino Night



Credit Union of Georgia was proud to be the title sponsor for the Cobb Schools Foundation Inaugural Casino Night at the brand new SunTrust Park in January. It may have been chilly outside, but that did not stop anyone from having a memorable night raising money for a worthy cause! All proceeds from the night benefited the programs and projects of the Cobb Schools Foundation that support the students and staff of the Cobb County School District. With roots as an Educator's credit union, teachers and students always hold a special place in Credit Union of Georgia's heart.

Delta Community Credit Union

Delta Community Retirement & Investment Services' Julie R. Bates Selected to Join National Board



Delta Community Credit Union announces Julie R. Bates, CFP®, ChFC®, managing director of Delta Community Retirement &

Investment Services (DCRIS) has been named by LPL Financial (LPL) as a new member of the LPL Advisor Council. Bates is one of 24 members selected from among more than 14,000 LPL advisors nationwide.

DCRIS offers Delta Community members access to experienced financial professionals who provide

objective guidance to help them pursue their unique financial goals.

The LPL Advisor Council provides a forum in which LPL Financial Advisors representing a variety of business models ranging from small independent practices to large institutions, including banks and credit unions, serve as a sounding board for LPL. Members share ideas and suggestions, as well as challenges and concerns, to help drive the development of upcoming LPL programs, communications, products and services.

Georgia United Credit Union GUCU Official Credit Union of UGA and Georgia Tech Athletic Associations



Georgia United Credit Union said it is expanding its partnership as the Official Credit Union of Georgia and Georgia Tech Athletics.

"This comprehensive five-year commitment enhances the existing sponsorship of the Georgia Athletics Department that began in 2015 and reinforces Georgia United's commitment to the UGA Athletic Association," the credit union said.

The athletic sponsorship was facilitated through Georgia Bulldog Sports Properties and will strengthen Georgia United's presence on campus and sporting events, including endorsements from Head Football Coach Kirby Smart, according to the credit union.

"We are excited for the opportunity to grow our relationship with the University of Georgia by increasing our presence in athletics and providing financial education and opportunities," said GUCU President/CEO Debbie Smith. "The UGAAA shares many of our values and we are proud to contribute ongoing support to the Oconee and Clarke County communities."

Georgia United said it has supported the University of Georgia for 50 years, including community outreach through various programs for the university including FSLA Loan and VITA Tax Assistance programs.

The renewed partnership also includes in-venue signage and video features during home football, basketball, baseball and softball games, as well as gymnastics meets. Additional promotional opportunities include radio commercials, in-game features and gymnastics entitlement meets throughout each year.

The credit union has also expanded its partnership with the Georgia Tech Athletic Association as the Official Credit Union of Georgia Tech athletics. This sponsorship, which also began in 2015, focuses on a co-branded debit card initiative that is new to both the Institute and Georgia United.

"This is a great opportunity for us to strengthen our relationship with Georgia Tech and reinforce our commitment to education," states Debbie Smith, Georgia United President and CEO. "We are looking forward to introducing a unique

debit card program to Georgia Tech students, alumni and fans to support athletic scholarships this year."

Georgia United has actively been involved with the Institute over the past 50 years. This partnership was strengthened when the credit union merged with State Employees Credit Union in 2011. Over the past six years, Georgia United has built a reputation for outstanding service and community support through various programs. This includes financial assistance to faculty and staff in 2016 due to potential changes in the Fair Labor Standards Act (FLSA).

The renewed partnership includes in-venue signage and video features during home football, basketball and baseball games. Additional promotional opportunities include radio commercials, digital billboard ads and student-athlete financial education programs. These are in addition to ongoing involvement in sponsored food drives at various sporting events, on campus activities and the Jacket to Jacket Reading Program.

"It's a privilege to welcome Georgia United Credit Union as the official credit union of Georgia Tech athletics," Georgia Tech director of athletics Todd Stansbury said. "Our partnership is a unique and exciting one because of our shared vision of developing young people who will change the world. Georgia United's dedication to that vision is evident by its commitment to fund student-athlete scholarships through a new co-branded debit card program, provide financial education programs for our student-athletes and support various community service initiatives."

The relationship with Georgia United Credit Union was facilitated by IMG, the exclusive multimedia rights partner of Georgia Tech athletics.

GeoVista Credit Union CU gets STEAMed

GeoVista Credit Union staff participated in the STEAM Celebration organized by the Hinesville Rotary Club and hosted by GSU Liberty Campus.

GeoVista presented a science art project "Rainbow Spin," a fun way to mix primary colors to demonstrate the color theory and work in a little physics at the same time.

The elementary and middle school students had a great time creating colorful pieces of art.



CEO Named Business Leader of the Year
Elaine R. Tuten, CEO of GeoVista Credit Union was named the 2017 Business Leader of the Year by the Liberty County Chamber of Commerce. Chamber CEO, Leah Poole, presented the esteemed award at the 2018 Chamber Annual Banquet & Taste of Liberty.

Elaine has dedicated more than 50 years of her professional life to the Credit Union National Movement with over 40 of those years at the helm as CEO of GeoVista. Elaine has committed her career to expanding the footprint of the credit union by providing financial services and support to the local communities. She encourages staff to be active participants in organizations that support



GET MORE MILEAGE WITH PROVEN, PREDICTABLE AND IMMEDIATE RESULTS

The **TruStage® Auto & Home Insurance Program** is proven to work with your credit union to build member relationships without up-front costs or ongoing expenses.

Year-over-year 99% of current TruStage credit unions continue to choose our program assuring you of a winning program that supports your members¹:

- **Exclusive member discount.** Average savings of \$509²
- \$860M+ claims paid in 2016³
- Proven marketing resulting in 1M auto & home policies in force⁴

Using a variety of media, we reach your member where they are and every sale we make using any form of media helps your credit union earn valuable noninterest income.

Help members protect what matters most while providing a positive impact for your credit union.

Contact your CUNA Mutual Group representative at 800.356.2644 or visit www.cunamutual.com/auto



¹CUNA Mutual Group program reporting 1/16 ² Average annual savings based on countrywide survey of new customers from 8/1/15 to 8/1/16 who reported savings from prior premiums when they switched to Liberty Mutual. Savings comparison does not apply in MA. ³ Liberty Mutual Insurance Auto Claims, 12/1/15 – 11/30/16 ⁴ Liberty Mutual Insurance and Esurance Policies as of 6/30/17

TruStage® Insurance products and programs are made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company and other leading insurance companies. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. TSIP-1422617.6-0717-0819 © CUNA Mutual Group, 2017 All Rights Reserved.

improvement, development and growth .

Elaine and her staff at GeoVista Credit Union are dedicated to making a difference by "Helping People Afford Life."



Elaine Tuten receives Chamber award

Outgoing Student Board President Thanked



Andre Massey Jr., Sam Harris, Miranda Gillis, Andrea Massey, Jaden Esteves of the Future Leaders Student Branch (not pictured: Eli Deacon)

GeoVista Credit Union is sending appreciation and gratitude to our graduating student board member, Sam Harris.

"Being a part of the GeoVista Student Board has helped spread the word to others about the importance of building a strong relationship with a credit union," Harris said. "Without the tremendous help from Ms. Miranda Gillis and even the economic insight from Mr. Bert Blocker, this board couldn't operate. For the past three years, I have enjoyed being a part of such a great thing."

GeoVista Credit Union opened the "Future Leaders Student Branch," a name chosen by the students, at Woodville Tompkins in 2009. The school has provided a turn-key facility and GeoVista has brought in equipment, staff and expertise.

Daily operations are managed by GeoVista staff member, Miranda Gillis, who coaches and educates the board members, students, and faculty about credit union philosophy. The relationship between the school and the credit union is a win-win. Students have the opportunity to learn business skills in their professional development and business track, while GeoVista provides financial literacy in the classroom.

LGE Community Credit Union

Credit Union Gives Back \$170,000 to Local Nonprofit Organizations



LGE Community Credit Union presented a total of \$170,000 to 14 local, nonprofit organizations through the LGE Community Outreach Foundation at its annual Christmas breakfast. The celebration breakfast and giving ceremony was held at the Hilton Marietta Hotel and Conference Center Wednesday, Dec. 20, 2017. The 14 organizations given donations by the LGE Foundation were Warehouse of Hope, Safepath Children's Advocacy Center, City of Refuge, Next Step Ministries, McKenna Farms, Racheal's Rest, CASA of Paulding County, Calvary Children's Home, The Drake House, Boys and Girls Clubs of Metro Atlanta: Cobb County, Shepherd Center, MUST Ministries, Angels Among Us Pet Rescue and Mostly Mutts.

LGE President and CEO Chris Leggett said, "The annual Christmas breakfast is always a wonderful occasion for our credit union and our Foundation. The needs are truly great, and I'm proud of the support this group

extended both financially and through volunteer hours in 2017."

Each year, LGE employees nominate and select the organizations that will be supported by the LGE Foundation. The LGE Foundation organizes and conducts fundraisers throughout the year to raise money to contribute to those nonprofit organizations. Every dollar raised by the LGE Foundation is matched by LGE Community Credit Union. Not only is there a monetary contribution, but LGE staff members volunteer over 2600 hours in the community annually.

Peach State Federal Credit Union

Peach State Strives to Can Hunger with Food Drives Year Round



Staff at Peach State's Winder branch encourage members to donate with their creative collection box

"Hunger doesn't just happen during the holidays," is something that employees at Peach State Federal Credit Union hear often from President/CEO, Marshall Boutwell. For that reason, the credit union collects and donates non-perishable food items year round.

Collection boxes are placed in each of the credit union's branches as well as the corporate office in Lawrenceville. Members are encouraged to bring non-perishable food items to donate when they visit a branch. Food banks and similar organizations within the credit union's footprint are selected at the beginning of the year and food is delivered each quarter.

Donations from members and staff were delivered to Hillcrest



INFORMATION TECHNOLOGY SERVICES

Information Security Risk Assessment and Policy & Program Development

Evaluate the risk of compromising member information in fulfillment of the NCUA Regulation 748 Appendix A and B in accordance with section 501 and 505(B) of the Gramm Leach Bliley Act (GLBA) to include physical, administrative, and technical security guidelines and standards as well as e-commerce services that are provided to your members. This service also includes an Information Security Policy & Program ready for board approval.

Multi-year contracts include ongoing compliance assistance with regards to information security.

CYBERSECURITY AUDIT

In-depth review of a credit union's overall Information Systems & Technology Program concentrating on NCUA's questionnaire in efforts to prepare you for an exam, satisfy IT audit requirements, and establish a baseline for your IT infrastructure.

NETWORK VULNERABILITY ASSESSMENT TESTING AND PENETRATION TESTING

Assess current Internet connections to identify points of weakness that leave the credit union exposed to external threats that may be a result from hackers, network viruses and more in fulfillment of NCUA's Letter to Credit Unions, e-Commerce Guide to Credit Unions 02-CU-17.

SHARED CHIEF INFORMATION OFFICER (CIO)

Provide information security consulting services, vendor management, and project management to assist in achieving both short and long term strategic goals as well as improving the credit union's cybersecurity posture.

CYBERSECURITY ASSESSMENT TOOLKIT (CAT)

With cyber threats increasing in both number and sophistication, the Federal Financial Institutions Examination Council (FFIEC) developed the Cybersecurity Assessment Tool as a way to help institutions identify risks and determine cyber security preparedness. The Assessment provides a repeatable and measurable process that measures preparedness over time. We use it to incorporate security-related principles and for regulatory guidance including the National Institute of Standards and Technology (NIST) Cybersecurity Framework.

Special Announcement – New Report Delivery System

*CU DRIVER – CU RESOURCES PORTAL

This innovative new portal serves as a one-stop repository for all your Credit Union Resources documents, such as audits, reports and cybersecurity assessments, to name a few. As an added benefit, not only will you have all your documents at your fingertips, but you'll also be able to see the other services and products available through Credit Union Resources to assist you with compliance and best practices. All financial, auditing and compliance reports issued by Credit Union Resources, Financial and Technology Resources, would be stored for the time period required by regulations.

You'll be able to access the portal easily with your current CU Passport login ID and password, which means there's no need to remember extra details when you log in.

For more information, please contact Maureen Bock at 800-768-4282 or 678-542-3437 or maureenb@gcua.org.



Credit Union Resources, Inc.™

GEORGIA CREDIT UNION
Affiliates

Baptist Church Food Bank in Augusta and the Barrow County Cooperative Benevolence Ministry in Winder this year. Another donation will be made following the holidays. "We look forward to making these donations each quarter," said Boutwell. "The credit union has experienced significant growth this year, so we hope to be able to deliver even more needed food to help people in our service area."

Robins Financial Credit Union Robins Financial Sponsors Macon Volunteer Medical Clinic



Amy Etheridge (R) with Robins Financial Credit Union presents the check to Cathy Snook with Macon Volunteer Medical Clinic

Warner Robins, GA — Robins Financial Credit Union recently sponsored the Macon Volunteer Medical Clinic by contributing to the Sporting Clay Fun Shoot.

This event will be part of their 15-year celebration, providing healthcare to those in need in Bibb County. To learn more about the Macon Volunteer Medical Clinic, visit their website at <http://maconvolunteerclinic.org/>.

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 fourth quarter of 2017 are as follows:



Marin Kovarovic,
Accounting
Department
– Kovarovic is
the manager of
Robins Financial's
Accounting

department. She has been employed by Robins Financial Credit Union for over 20 years. Kovarovic has a Masters Degree in Accounting. She enjoys spending time with her boys, participating in painting classes, and reading.



Pam Price,
Indirect Lending
Department –
Price is an Indirect
Lending Processor
for Robins Financial
Credit Union. She

has been employed with Robins Financial for almost 27 years. Price enjoys watching movies and spending time with family and friends.



Ashley Bailey,
Athens Branch –
Bailey is a Lead
Teller with Robins
Financial Credit
Union. She has
been employed

with Robins Financial for 5 years. Bailey enjoys couponing, relaxing, and being a mom.

Rebuilding Together Benefits from Annual Work Day Event

Robins Financial Credit Union recently sponsored Rebuilding Together by contributing to the Annual Work Day Event.

Employees from Robins Financial will volunteer to help rehabilitate a home for a low-income homeowner in the community. Work day tasks will include yard work, painting and other maintenance items.



Clay Nodes with Robins Financial Credit Union presents the check to Jerome Stephens and Joanne Alford-Robinette with Rebuilding Together

Manager, Employee and Branch of the Year Honored

Each year, Robins Financial Credit Union selects employees that represent the best of the best in two categories – Manager of the Year and Employee of the Year. Employees are selected by management based on their outstanding work performance and written recommendations from their peers. In addition, Robins Financial management selects a branch of the year based on performance and the contribution the branch makes to the community and to the credit union over all.

The winners chosen for 2017 are:
Betsy Ford – Manager of the Support Services, has been chosen as the 2017 Manager of the Year.

She assisted with researching and developing new products, program testing, and updating credit union procedures and reports. Her commitment to the organization and attention to detail have led to the success of Robins Financial Credit Union.

Pam Price – Indirect Lending Processor for the Indirect Lending department, has been chosen as the 2017 Employee of the Year. She has been employed by Robins Financial for 27 years. Price is a hardworking and dedicated employee and a key team player in her department. She had the highest loan production in the department last year.

Riverside Branch – The Riverside Branch led by manager, Julie Mixon, has been chosen as the 2017 Branch of the Year. The branch continuously exceeded its new account and loan goals throughout the year, while providing excellent member service.

"I am proud to work with such great employees as Betsy and Pam. Their dedication to this organization has made them each a valuable team member. In addition, the Riverside branch has continued to exceed all expectations in the area of growth and overall member experience," said John Rhea, President/CEO.



John Rhea presents the Manager and Employee of the Year awards to Betsy Ford and Pam Price

New Manager Announced



Robins Financial Credit Union would like to announce the newest addition to its management team; India Crumpton, Forsyth Branch Manager.

Crumpton has been with Robins Financial for 18 years. She has worked in several branch positions before being promoted to Branch Manager. Crumpton enjoys spending time with her family, playing with her dogs and volunteering at All About Animal Rescue.

Georgia Credit Union Affiliates SMALL CREDIT UNION SUMMIT

April 10, 2018
10:00 a.m. – 3:00 p.m.

MembersFirst Credit Union
2476 Lawrenceville Highway, Decatur, GA 30033

REGISTER HERE

GEORGIA CREDIT UNION
Affiliates

Connection