# CONNECTION Sumer 2018

Think you can't afford to send your employees to training? Can You Afford Not To? The Importance of Credit Union Training Schools



# Connection Summer 2018

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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** 

Leaders are tasked with managing resources, and the two resources that seem to be in the shortest supply are time and money. When those resources are committed (spent), they can either

be viewed as expenses or investments.

If everything is viewed as an expense, decisions on how to allocate resources are based on surviving rather than thriving. Organizations leaning toward merely surviving will restrict or eliminate committing resources to improvement, preferring to maintain the status quo.

But things change, and any organization that's going to keep up needs to adapt. Thriving organizations understand that developing employees is worthy of investment. It cuts down on errors, enhances productivity, increases understanding of the "bigger picture," grooms future leaders and builds capacity. Being responsible to the bottom line doesn't just mean keeping costs to a minimum. It also means ensuring staff is capable of keeping pace with organizational changes and needs. A well-trained staff will feel recognized and valued by management, and have the skills and knowledge to attain a high level of quality productivity.

Developing, supporting and recognizing the talents of your team members increases your chance of success. Just as ignoring the needs of your employees – and your credit union – decreases your chance of success.

Often the investment in time and money is significant, and training should be intentional and operationally beneficial. But when managed correctly, it is just that...an investment. And the return on that investment can be the difference between surviving and thriving.

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# Are Customer Reviews Friends Or Foes?



By Britney Bailey Marketing Account Manager, Growth By Design

In the age of social media, word of mouth marketing has become a critical tool in establishing brand recognition and building a strong member base. Along with the rise in social networks has come a global platform to provide instant feedback on products and services – great when people are singing praises of positive experiences, not so much when airing grievances. This raises the question, are member reviews positive or negative for your brand?

#### The Positive:

The most powerful marketing tools for your brand aren't your ads, they're your members. According to a survey conducted by BrightLocal, 85 percent of consumers trust online reviews are as reliable as personal recommendations. Additionally, 57 percent of consumers visit a company's website after reading positive reviews. Allowing members a forum to provide feedback increases their buy-in to your organization. Make yourself available on platforms your consumers are already using such as Facebook, Yelp and Google to allow convenient access to share their experiences. Also, make sure these channels are being monitored regularly as these sites often highlight an average response time and response rate. Prompt and consistent responses show you are acknowledging the feedback being received, which makes consumers more likely to consider doing business with you.

#### The Negative:

We all make mistakes, it's part of being human. However, in the social age, it's far more likely for a consumer who has a negative experience to share it publicly. Consumers have learned posting negative reviews on social media elicits a faster response in most cases, compared to calling into a customer service line. And let's be honest, sometimes it just feels good to vent. Providing an avenue to receive feedback leaves you open to both positive and negative opinions. How you handle the reviews makes the difference in how negative experiences impact your business. A Harvard Business Review study found businesses that respond to negative reviews receive better overall ratings. While negative reviews are unavoidable, remaining engaged with consumers and monitoring feedback channels can protect your reputation.

Should you choose to allow social reviews for your credit union, here are a few tips to help improve your ratings:

#### 1. Never delete negative

**reviews.** Unless the content violates your social media privacy policy or includes inappropriate or vulgar language, never delete a negative review. Removing reviews creates the perception that your rating is fabricated or that you're filtering a public forum.



- 2. Be cautious when soliciting positive reviews. Incentivizing reviews is controversial. While your members' time is valuable and you may want to show appreciation for them leaving the review, make sure the incentive could not be interpreted as coercion.
- 3. Never post "fake" reviews. Sharing positive reviews of your own organization, or having other employees do the same, is dishonest. Rather than attempting to boost your rating or bury negative reviews with fake comments, try other tactics such as responding quickly and consistently for the same effect.
- 4. Always respond to negative reviews. Responding to negative reviews shows you care about your members' experiences and you are making an effort to rectify any missteps. Often the consumer leaving the review simply wants to be acknowledged. Take the time to comment on the review and then take the conversation offline to a private platform such as a phone call or direct message to find a resolution.

While consumer reviews have their pros and cons, it's ultimately how you respond to the feedback that has a positive or negative impact on your brand.

CUSTOMER REVIEW

6 GreatCustomerServices

Joanna Prinze: 2 days a

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Advocacy

# Final Wrap Up: **2018 State Legislative Session**



By Brandee Bickle Chief Advocacy Officer, GCUA

On March 29th the hectic state legislative session ended! The media has focused on the "hands free" law that will alter how Georgians use phones in their cars, the state's effort to expand broadband capabilities everywhere, and the high-profile stakes of the multiple statewide races – along with the political stances of some of the candidates who held onto their current legislative roles. But behind the scenes of this chaotic environment, the session ended well for credit unions.

In all, there were more than 4,500 pieces of legislation active in this second year of the two-year cycle of the state session, with more than 550 bills that required active monitoring, lobbying and efforts on behalf of credit unions due to their potential impact to the industry (both positive and negative). And with 236 state legislators, over 900 active lobbyists, and more than 3,700 groups represented by a lobbyist at the state Capitol (in addition to the unpredictable environment), it was a regular juggling act of issues, people, changes and challenges. But, credit unions had a positive year for the issues addressed on behalf of the industry. For all 550-plus bills <u>please click here</u>, but the top 55 bills addressed on behalf of the industry included:

**PRIORITY BILL: Operational Improvements to Credit** Union Charter: H.B. 780 by <u>Rep. Bruce Williamson</u> (R-Monroe) was the credit union priority bill to enact positive changes for the industry. It is the combined work between the DBF, credit unions, and others, and required consistent work from all involved to move it forward. Positive provisions for credit unions include nomenclature protections, a process for state chartered credit unions to utilize federal powers, strengthened liability language for directors, protections for director emeritus roles, outlining ability

to purchase or fund specific life insurance plans, and eliminating the unnecessary regulatory burden to report all employee loans to the board. This bill PASSED on the last day of the session with the credit union provisions intact.

Abandoned Mobile Homes:

H.B. 381 by Rep. John Corbett (R-Lake Park) was the bill from last year that saw more work, more versions and more amendments in 2018. This bill sought to provide property owners a legal method of disposing abandoned derelict mobile homes that are titled to someone other than the property owner. GCUA worked with Rep. Corbett to ensure that proper notice is provided to any lienholder prior to disposal. While the bill seeks to resolve a negative issue, GCUA lobbied during the hearing process to remove language that could create greater liability for past-due rent once the mobile home is abandoned. This bill PASSED with the provisions obtained to protect lienholders.

#### **Abandoned Watercraft**

**Process:** <u>H.B. 665</u> by <u>Rep. Eddie</u> <u>Lumsden (R-Armuchee</u>) sought to addresses the process of how abandoned boats are handled, and was on the radar to ensure that there were no changes that impacted credit union lending operations. This bill DID NOT PASS.

#### Alarm Companies: <u>H.B. 826</u>

by <u>Rep. Geoff Cauble (R-Locust</u> <u>Grove)</u> was a bill to streamline the laws pertaining to how law enforcement responds to alarm notifications, and was amended in committee to allow alarm notices from gun retailers, drugstores and banking institutions to have a "direct response" from law enforcement. The bill DID NOT PASS, but was amended onto <u>S.B. 368</u> on last hours of the session – but DID NOT PASS in this bill either.

#### Appraisal Management Companies: <u>H.B. 775</u> by

Rep. Alan Powell (R-Hartwell) sought to bring Georgia law on regulating appraisal management companies into compliance with federal law. GCUA worked with Rep. Powell to add an amendment to correct a provision that had excluded credit unions in the definition of federally regulated appraisal management companies with other financial institution-owned appraisal management companies. The bill was continually monitored afterwards to ensure that the amendment to protect credit unions from being disadvantaged was not removed, and the bill DID NOT PASS. Another attempt is anticipated in 2019.

Boat Titling: <u>H.B. 357</u> by <u>Rep.</u> <u>Ron Stephens (R-Savannah)</u> sought to institute a boat titling process that would have been managed by the Department of Natural Resources to coincide with registration. This issue has been introduced for almost 20 years without moving, as it has not had a warm reception with legislators. This year's bill inched closer than ever with passage of both the full House and the full Senate by March 27th, but DID NOT PASS in the final hours with the last procedural vote.

#### Business Courts: <u>H.R. 993</u> by <u>Rep. Chuck Efstration (R-Dacula)</u>

would provide for the voters to decide if the state should create a separate statewide business court structure for specific complex business cases (not cases against businesses, but cases between businesses). This bill PASSED after another bill was amended with language detailing how the courts would be structured and judges selected (as there was concern that H.R. 993 did not outline the processes to bring the court into existence).

#### Credit Insurance: <u>H.B.</u>

938 by Rep. Darlene Taylor (R-Thomasville) was the bill that GCUA has worked on with the Insurance Commissioner's office as it seeks to provide credit unions (and others) a form of regulatory relief with the option to obtain one license for credit insurance sales as opposed to licensing each individual. The bill would require regular education of those individuals tasked with selling the insurance in their roles to ensure that consumer protections are upheld in the event an institution opts to have one overreaching license. The bill PASSED.

Credit Freeze Changes: There were three separate bills that sought to remove the fee credit reporting agencies charge consumers who request a freeze: <u>H.B. 866</u> by <u>Rep. Scot</u> Turner (R-Holly Springs), S.B. <u>345</u> by <u>Sen. Jennifer Jordan</u> (D-Smyrna) and S.B. 376 by Sen. David Shafer (R-Duluth). Both H.B. 866 and S.B. 376 moved forward in the process to be in the same position in the final days of the session, and S.B. 376 PASSED in the last day after it was amended with language from a previous bill (S.B. 465 by Sen. Ellis Black (R-Valdosta)) to clarify letters of credit issued from U.S. Territories. These bills and issues (credit freeze as well as letter of credit, interest and usury) were monitored closely through the process for any changes that could impact lending operations.

**Cryptocurrency:** There were hearings on cryptocurrencies (such as Bitcoin) to educate legislators on the growing fintech industry in Georgia. There was also <u>S.B. 464</u> by <u>Sen. Michael Williams</u> (<u>R-Cumming</u>) which sought to allow taxes to be paid with this alternative format. This bill DID NOT PASS, but the topic of cryptocurrencies will continue to be monitored to ensure credit unions are not impacted.

**Cybersecurity:** <u>S.B. 315</u> by <u>Sen. Bruce Thompson</u> (R-White) sought to address data breaches by criminalizing the unauthorized access of computer systems. This bill (and multiple versions) were monitored closely throughout the process to ensure that credit unions were not tasked with conflicting requirements between federal and state law governing the protection of financial data, and that legitimate business activity was not inadvertently wrapped into it. This bill PASSED.

#### **Data Breach:** <u>H.B. 499</u> by <u>Rep.</u> <u>Sherri Gilligan (R-Cumming)</u>, a

bill from last year that sought to expand the consumer notice provisions in law where there is a data breach received more hearings and debate in 2018. GCUA was in dialogue with Rep. Gilligan to ensure that a provision in the bill remained that deemed federally or state regulated entities in compliance, and this bill DID NOT PASS.

#### **Deficiency Judgments:**

<u>S.B. 86</u> by <u>Sen. Jesse Stone</u> (<u>R-Waynesboro</u>) was a bill from last year that saw lengthy hearing debate in 2018, and sought to regulate deficiency judgments and levies on real property – specifically requiring the confirmation of the sale before a deficiency can be pursued. GCUA monitored closely to ensure that credit unions were not impacted, and the bill DID NOT PASS.

#### Elder Abuse Protections/ Power of Attorney Reform: H.B. 897 by <u>Rep. Chuck</u> <u>Efstration (R-Dacula)</u> sought

technical changes to the power of attorney law from 2017. This bill was monitored to ensure that credit unions' operational ability surrounding the power of attorney process was not negatively impacted (and that greater liability to financial institutions was not included in the legislation, while protecting the ability of authorities to investigate and prosecute financial elder abuse and fraud). This bill PASSED.

#### Elimination of Certain Tax Credit Programs: All

throughout the summer, fall and winter months a study committee met to review tax credit/exemption programs to weigh a return on investment, whether the programs are working, and whether they should (or should not) be continued. An output of these hearings was <u>S.B. 328</u> by <u>Sen.</u> John Albers (R-Alpharetta), which sought to eliminate three of the tax credit plans these hearings analyzed (drivers' education, diesel, and a transportation fringe tax credit). This bill was amended in the process for an unrelated statewide federal tax change, and PASSED.

#### Elimination of Certain Tax Credit Programs (Study):

S.B. 432 by Sen. John Albers (R-Alpharetta), a bill that originally sought to remove 70 tax exemptions and was then was changed to require a review of the exemptions was amended onto <u>H.B. 93</u> by Rep. John Corbett (R-Lake Park). These 70 exemptions that were marked for impact analysis included groups such as the National Guard, churches, food banks, 4-H, disaster recovery and aquariums. None of the tax credits being analyzed impacts credit unions; however, the bill (and the various "vehicles" it did or could attach to) were monitored closely. These two bills DID NOT PASS; however, continued study on tax credit programs in the off session is anticipated.

#### **Executory Contracts:** <u>H.B.</u>

456 by Rep. Debra Bazemore (D-Riverdale) sought to tighten laws surrounding executory contracts for a home (not mortgages or loans offered at credit unions). While this bill pertained solely to instances where an owner of property contracts with a buyer through an installment format, another version of the bill which could be problematic was presented in a hearing. This was monitored closely to ensure it did not impact lending procedures at credit unions and DID NOT PASS.

# Foreclosure Protections for Active Military: H.B. 676

by <u>Rep. Paulette Rakestraw</u> (<u>R-Powder Springs</u>) was amended with changes sought to protect credit unions from falling under different requirements and protections surrounding lending to military. This bill would delay any foreclosure action during a servicemember's active duty and for a protected period afterwards, and GCUA worked, testified and lobbied to amend the bill so that it tracked federal military law (Servicemembers Civil Relief Act) foreclosure protections to prevent confusion, as well remove negative provisions that opened the door to judicial foreclosure and expanded the protections beyond mortgage lending. This bill DID NOT PASS.

#### Forfeiture Law: H.B. 137

by <u>Rep. Scot Turner (R-Holly</u> <u>Springs</u>) would require that any forfeiture action brought under many titles, including forfeitures that fall under Title 7, must have a written contract when an attorney is appointed by the Attorney General or district attorney to represent the state in the forfeiture action. Bills that open the Title 7 section of law are watched closely for negative amendments as it is the section of law on credit unions and other financial institutions. This bill DID NOT PASS.

#### **Funeral Expense Payments:**

H.B. 689 by Rep. Rick Williams (R-Milledgeville) sought to expedite the payment of funeral expenses when an individual dies without a will, and without a joint member on the account. Presently there is a 90-day waiting period in which the funds must be held before payment; this bill sought to abolish the waiting period and instruct financial institutions to pay funeral home expenses first before family members. However, after much discussion Rep. Williams agreed to amend his bill, and just reduce the waiting period to 45 days before they can be paid by the financial institution. And while this bill DID NOT PASS, it is anticipated to be reintroduced in 2019.

#### Garnishments: <u>S.B. 194</u> by <u>Sen.</u>

Jesse Stone (R-Waynesboro) sought technical corrections to the garnishment law that passed in 2016, and was monitored closely for undesired changes that could impact credit union operations. This bill PASSED without any negative amendments.

#### **GILA:** <u>H.B. 902</u> by <u>Rep. Earl</u> Ehrhart (R-Powder Springs)

sought to take those loan companies that fall under the Georgia Industrial Loan Act regulated by the Insurance Commissioner and move them to the Department of Banking and Finance. This bill was reviewed closely to ensure that none of the provisions of the new regulations would be applicable to credit unions. This bill DID NOT PASS.

#### Hemp Growers Study

**Committee:** H.R. 1473 by <u>Rep.</u> <u>Tom McCall (R-Elberton)</u> will hold hearings in the off session on the challenges surrounding farmers growing hemp in Georgia. From a credit union viewpoint, these hearings on the issue will be monitored from the perspective of what things could or could not be done by financial institutions if the state moves forward. This bill PASSED.

#### **HOA Charges for Clearance**

**Letters:** <u>H.B. 410</u> by <u>Rep. Alan</u> <u>Powell (R-Hartwell)</u> sought to regulate what information HOAs share in letters requested for mortgage closings, what fees could be charged, and was hotly contested in hours of hearings and multiple versions of the bill. From a credit union perspective, it was important to keep this issue on close watch to ensure that credit union operations were protected and ensure that HOA interests did not insert language to supersede the lien status of the lender during the debate. This bill PASSED without negative language on lien status or lending processes.

**HOA Issues:** There were two identical bills that sought to overhaul the condo/homeowner association law: <u>H.B. 748</u> by <u>Rep. William Bodie, D-East</u> <u>Point and S.B. 374 by Sen.</u> <u>Donzella James (D-Atlanta)</u>. All HOA bills were monitored closely as they created an avenue for HOA interests to add language they have been pursuing to supersede the priority lien status of financial institutions. These bills DID NOT PASS.

#### Ignition Interlock Devices:

<u>S.B. 341</u> by <u>Sen. Lee Anderson</u> (<u>R-Grovetown</u>) sought to regulate what is included with ignition interlock devices. While it was focused on devices installed for DUIs, it was monitored to ensure it did not wrap in second-chance auto lending programs. This bill DID NOT PASS.

#### Improvement Zones: <u>S.B.</u>

<u>358</u> by <u>Sen. Michael Rhett</u> (<u>D-Marietta</u>) sought to create banking improvement zones with the intent to encourage branches in areas where there are none. The bill encourages cities and counties to utilize public funds as a quasiincentive for banks, and DID NOT PASS.

#### Motor Vehicle Titling: H.B.

761 by Rep. Jason Ridley (R-Chatsworth) sought to remove the requirement for auto dealers to utilize electronic titling, and was monitored closely for any amendments that would impact auto lending operations. It was amended in the final days to remove the original intent of the bill, reaffirming that all certificates of titles by motor vehicle dealers to be submitted electronically, but provided an exception to those dealers who sell less than 10 cars a month (and a subsequent amendment that may contradict electronic titling for dealers in general). This bill PASSED.

#### Occupational Taxes: <u>H.R.</u>

1258 by Rep. Shaw Blackmon (R-Bonaire) sought to create a study committee to analyze occupational taxes for legislation to be pursued in 2019. This was a reaction to the bill regarding the payment of occupational taxes (H.B. 858 by Rep. Shaw Blackmon (R-Bonaire), and GCUA engaged to ensure that it didn't inadvertently wrap in credit unions. These bills DID NOT PASS.

## Payments Between Insurers and Health Providers: <u>H.B.</u>

<u>818 by Rep. Lee Hawkins</u> (R-Gainesville) was directed solely at the fees charged between insurance providers and doctors' offices (and not at consumer transactions). This bill was modified earlier in the legislative process to make it explicitly clear that it is applied to those insurance payments to the provider, and to prevent insurance companies from requiring providers to accept only payment via virtual credit card. This bill PASSED without any negative language that impacted payment transactions at credit unions.

#### Prize-Linked Savings: S.B. 134

by <u>Sen. David Shafer (R-Duluth)</u> was a bill from last year that sought to provide a prize-linked savings option that was not moving in 2018. To keep the issue clean and promote future movement, GCUA utilized the session to educate legislators on the need for this legislative change while working to protect the bill from being used as a "vehicle" for other issues. This bill DID NOT PASS; however, work will continue to tee up this issue for the future.

#### Real Estate Issues – Sovereign Immunity: <u>H.B. 791</u> by <u>Rep.</u>

Chuck Efstration (R-Dacula) was another in the multi-year attempt to alter sovereign immunity laws (where the state could be sued). This was amended in the process to make how "quieting of title" is handled in instances where the state is a party and watched to ensure mortgage lending operations were not impacted; this bill DID NOT PASS.

#### Real Estate Issues – Fulton County: H.B. 1036 by Rep.

<u>Chuck Martin (R-Alpharetta)</u> would alter how any instrument or interest with real property is conveyed in Fulton County, and would require the tax parcel identification numbers (or numbers associated with any or all portions) be printed on the top of the first page of the instrument. This bill would create the unintended consequence of invalidating titles and disrupting mortgage lending (as well as title insurance) for any loan that involves real property in Fulton County, and GCUA worked with Rep. Martin, the State Bar, title insurers, and two banking industry trade groups to secure an amendment to protect titles being invalidated, and engaged the Senate to ensure that the version they passed was the version with the lending protections. This local bill PASSED.

#### Real Estate Lending Issues:

<u>S.B. 299</u> by <u>Sen. Frank</u> Ginn (R-Danielsville) sought to require any transaction involving the recording of real property to only be done by an attorney in good standing with the State Bar of Georgia. This bill would have forced all loans where the real property is collateral to go through an attorney – and, of note for many credit unions, this includes home equity loans. Sen. Ginn was receptive to the credit union concerns, and did not move forward with the language that would place operational burdens and more expenses on many credit unions. This bill DID NOT PASS.

#### **Real Estate Issues – Taxation:**

H.R. 1317 by Rep. Andy Welch (R-McDonough) PASSED and creates an off-session study committee on how real property is taxed. This will be monitored closely to ensure it does not impact credit unions nor create compliance burdens with real estate lending operations.

#### **Regulations:** <u>S.B. 338</u> by <u>Sen.</u> <u>William Ligon (R-Brunswick)</u>

sought changes in how the state Legislature stops proposed regulations of state agencies, and how rules and regulations are proposed. This bill was monitored closely to ensure credit unions were not disparately impacted in this process. This bill had changed drastically in the House, but reverted to the process set forth in the original bill and PASSED.

#### Savings for Higher Education:

H.B. 664 by <u>Rep. Sam</u> <u>Teasley (R-Marietta)</u> sought to increase the amount one can place in 529 plans for tax credit purposes. The bill was monitored through the process to help incent more to save – and watched for any negative amendments, but it DID NOT PASS.

#### Self-Settled Trusts: <u>H.B.</u>

441 by Rep. Barry Fleming (R-Harlem) sought to permit a new form of trust to be offered in Georgia, and was monitored closely to ensure creditors have the capability to claim on assets included in making a decision on a loan (if the assets were placed under the trust afterwards). This bill went through several amendments and was watched carefully to ensure that it would not morph into a version that did not contain the creditor protections. This bill PASSED with protections in place.

**TAVT:** <u>H.B. 327</u> by <u>Rep. Shaw</u> <u>Blackmon (R-Bonaire)</u> sought several changes to the TAVT process for autos, placing used cars at the same tax calculation as new cars (the higher of book or retail price) if sold by a dealer (among other changes). This has been a multi-year effort to make these changes, and will continue as the bill DID NOT PASS. However, parts of this bill (along with several new sections) DID PASS in H.B. 329 in the final hours of the last day, which pertained not to how used cars were valued, but to how leased cars are taxed, requirements on dealers with trade-in values and what can be included, and changes to the formula that allocates how tax funds are distributed between state and local governments.

**Tax Changes:** There were more than 200 bills that sought to make changes to the tax code, how fair market value is calculated, how income tax credits are handled, nonprofit issues, and various proposals on exemptions. Almost each day GCUA attended multiple hearings specifically to protect against negative attempts on the industry, and to monitor for any changes to the bills through the process.

#### Tax Changes – Intangible Tax:

H.B. 729 by Rep. Brett Harrell (R-Snellville) sought changes to how intangible tax is applied to real property. During the legislative process the bill was amended, but did not contain any negative language towards credit unions and PASSED.

**Tax Liens:** H.B. 661 by <u>Rep.</u> Bruce Williamson (R-Monroe) was the <u>legislative reaction</u> to the special hearing on November 27th that "stayed" the Department of Revenue's (DOR) proposed rules on

creating an electronic database for tax liens. However, the proposed rules went much farther (applied a new step that would require a certificate of clearance on all deed transactions). H.B. 661 was pursued to change the law to prevent the previous DOR rules from being proposed again later and to eliminate the need for a certificate of clearance. This bill PASSED and was signed into law on February 20th.

Tenant Laws: S.B. 443 by Sen. Jesse Stone (R-Waynesboro), which sought to change tenant laws as they apply to damage and security deposits, was added to H.B. 834 by Rep. Mandi Ballinger (R-Canton) which PASSED. Her underlying bill dealt with ending a lease in instances of abuse, and these were just two of the bills that dealt with tenant law. All the tenant bills were monitored to ensure that credit unions are not saddled with regulatory burdens or have their lending operations impacted.

Towed Vehicles: There were multiple bills that sought to change the laws surrounding towing procedures: <u>H.B. 417</u> by Rep. Wendell Willard (R-Sandy Springs), H.B. 773 by Rep. Alan Powell (R-Hartwell), and S.B. 446 by Sen. Tyler Harper (R-Ocilla). These were watched closely to ensure lienholder notification provisions were not impacted. And while there were multiple amendments on the bill that traveled the farthest in the process (S.B. 446), it DID NOT PASS.

However, it is anticipated that the legislature may look at a rewrite of towed-vehicle law to allow a streamlined process for abandoned vehicles to be disposed of, and will continue to be monitored closely to protect credit unions.

Trash Liens: <u>H.B. 693</u> by <u>Rep.</u> Brett Harrell (R-Snellville) sought to remove a provision in law that has allowed cities and counties to foreclosure on real property over the nonpayment of a trash bill. This effort of Rep. Harrell has been a multi-year focus to prevent fees being treated as the same level as taxes. The bill, which doesn't remove the right to file trash liens, but changes the process to make it more transparent to the homeowner and less of a "super lien," DID NOT PASS.

Wire Transfer Fees: H.B. 66 by Rep. Jeff Jones (R-Brunswick) sought to place a fee on wire transfers, and would create operational and disparity issues for credit unions and others required to collect. Much dialogue took place with Rep. Jones and other legislators regarding the concerns of what he was pursuing to prevent any undue compliance burdens on credit unions. This bill DID NOT PASS.



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# Moving Mountains Together

"Any mountain can be moved...if we have enough people shoveling." Richard Stearns, Presdent, World Vision U.S.

FOUNDATION

"Cooperation is not a natural behavior. It takes leadership to see the possibilities, to direct the effort, and to not care about who gets the credit." Mike Mercer, CEO GCUA

The Georgia Credit Union Foundation is a cooperative effort from Georgia credit unions to help credit unions that are small obtain access to the resources (education and training particularly) that are needed in the compliance-driven world that credit unions serve in every day.

GCUF is currently facilitating the second FiCEP training course for Georgia credit union professionals. Participants were asked to submit evaluations after the first course. Feedback included, "This program has helped and will help us touch more members' lives and assist them in their day-to-day struggles with their finances. Helping people afford life is what credit unions are all about. This program helps us do that. The financial assistance from the Foundation allows for small credit unions like us to afford to offer a program that will greatly benefit our community, our employees, and our membership."

The Foundation also supports International outreach, and when needed - disaster assistance to the credit union community here and elsewhere.

This cooperation among credit unions shows our ability to join together to help each other. This is good stuff. Americans (not just credit union folks, but credit union people are particularly represented here) are at their best when offering a hand to others. This is not charity nor profit driven - it is for service...to each other and we are not driven by who gets credit, but that the job gets done.

We are pleased to report that each Georgia credit union with more than \$1 billion in assets has made a sizeable contribution to support GCUF in 2018. The majority of all Georgia credit unions have also come forward with contributions to help the credit union community - educational assistance, disaster assistance and international outreach. This support is essential, impactful and appreciated.





By Ralph Jones Executive Director, GCUF





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# Recording and Storage of Telephone Communications by Credit Unions

This article was written by Bret Thrasher and Andrew Folkner of Thompson O'Brien Kemp & Nasuti, P.C.

Recording telephone communications serves several essential functions for credit unions, including: employee training, compliance, improving customer service, increasing security, and preventing lawsuits. Credit unions must navigate, however, the many federal and state regulations surrounding the recording and storing of telephone communications. The physical location of the parties to the telephone communication determines which laws apply. For example, if a credit union records telephone communications between its Georgia branch and a member located in Georgia, Georgia law applies. Likewise, if the credit union records telephone communications between its Georgia branch and a member located in Florida, the laws of Georgia and Florida are implicated.

In Georgia it is unlawful to clandestinely overhear, transmit, or record the private conversation of another in a private place if not a party to the conversation.<sup>1</sup> Therefore, to record a telephone communication in Georgia one of the parties to the telephone communication must consent

to the recording. Naturally, the consenting party is generally the party that is recording the telephone communication. The non-recording party need not be notified and is often unaware that the communication is being recorded. A majority of states follow this "single party consent" rule. However, eleven (11) states follow an "all party consent" rule, meaning that all parties to the telephone communication must give consent to being recorded. This is often accomplished on incoming calls by using a recorded statement such as "this call may be recorded for quality and training purposes." On outbound calls, employees must be trained to give a similar warning. If all parties stay on the line after the notification, it is generally presumed that consent has been given. Failing to obtain consent in an "all party consent" state subjects credit unions to monetary fines for each occurrence.

If any party to the recorded call is in an "all party consent" state at the time the call occurs, "all party consent" regulations apply. Therefore, with the growing prevalence of cellular phones, telephone number porting, and voice-over-internetprotocol, credit unions cannot rely on the area code of a telephone number to indicate its geographic location and credit unions should assume all telephone communications are in "all party consent" states. Thus, policies and procedures should be implemented to comply with the notice and consent provisions of "all party consent" states.

Monitoring telephone communications in Georgia runs afoul of the "single party consent" rules because the monitoring party is not a party to the telephone communication. However, an exception to this rule is available for businesses in Georgia that wish to monitor telephone communications for business service improvement purposes.<sup>2</sup> To utilize this exception, a company may apply to the Georgia Public Service Commission for a licensing to employ Telephone Service Observing Equipment ("TSOE").<sup>3</sup> To be granted a TSOE license the company must prove, among other things, a clear, apparent, and logically reasonable need for the use of the observing equipment in connection with a legitimate business activity. If approved,

and as part of receiving a TSOE license the company must affix notification labels to its telephones and send certain notices to the Georgia Public Services Commission of any changes to its telephones or telephone monitoring equipment. As of February 20, 2018, there are 510 TSOE certified companies in Georgia including several credit unions.

Once properly recorded, credit unions must take care in how they store the telephone communications. Depending on the content of the telephone communication, different regulations or compliance standards may apply. The following regulations provide guidance on recording and storage of telephone communications:

- The Payment Card Industry Data Security Standard ("PCI DSS") is a worldwide security standard containing technical and operational requirements that were created to help organizations that process card payments to prevent credit card fraud, hacking and various other security vulnerabilities and threats. The standards apply to all organizations that store, process or transmit cardholder data. PCI DSS mandates retaining consumer identification data for a defined useful life, ensuring only authorized access to payer information and putting in place a data encryption system to prevent unauthorized disclosure or theft of confidential information:
- The Gramm-Leach-Bliley Act ("GLBA") is a federal law that was enacted to control

how financial institutions deal with the private information of individuals. Under the Safeguards Rule of the GLBA, financial institutions must create and follow a written information security plan that details how they will protect the non-public information. Policies for recording and storing telephone communications is a large part of a financial institution's security plan;

- The Sarbanes-Oxley Act created extensive guidelines for the documentation of business processes and transactions, mandating that businesses create and maintain electronic records as part of their regular business processes. Recording and storing telephone communications helps to ensure compliance with Sarbanes-Oxley; and
- Credit unions are subject to many consumer laws and regulations such as the Truth in Lending Act and the Fair Debt Collection Practices Act. Proper telephone communication recording and storage policies can generate evidence of compliance of such consumer protection laws.

As discussed above, there are many potential considerations for how credit unions record and store telephone communications. While there are potential pitfalls, with the proper safeguards and procedures in place, credit unions stand to benefit from the use of recorded telephone communications.

#### <sup>1</sup>O.C.G.A. § 16-11-62.

<sup>2</sup> O.C.G.A. § 16-11-65; GPSC 515-8-1 et al.; similar exceptions may be available in other states; however such regulations are outside of the scope of this article. Credit unions with branches located in other states should review the applicable law in each state it is located. <sup>3</sup> Further information regarding TSOE permitting and regulations can be found at:

www.psc.state.ga.us/Telecom/telecom.asp

# Think you can't afford to send your employees to training? Can You Afford Not To?

The Importance of Credit Union Training Schools



By Cailin O'Brien Media Relations Manager, GCUA

Longtime employees of the credit union industry may have heard the acronyms – SRCUS and DE.

It's hard to miss the major credit union leadership training options available. Some credit union employees have likely worked beside peers who have raved about Southeastern CUNA Management School (SRCUS) or shared stories about their experience at the Credit Union Development Education Program (DE). Most people understand that these programs are beneficial. Education always is, right? But for many in credit union leadership, it can be difficult to weigh that benefit against the time and money these programs require.

"It's definitely a commitment," said Maureen Bock, vice president of growth services at Georgia Credit Union Affiliates. "The courses do cost money and students need to be ready to spend time working hard to finish them." Can you really afford to send your best and brightest outside the office for a whole week? How about for one week – three years in a row? Bock, who graduated from SRCUS in June 2017 and now sits on the advisory committee, said that's the wrong question.

She asks: can you really afford not to?

"If credit union leaders are looking at the money and



thinking these courses are too expensive, they need to quit looking at it as an expense," Bock said. "They need to look at it as an **investment** in their credit union, their people and their industry."

#### Investing in Your Credit Union

Your credit union's current leadership structure isn't going to be in place forever.

"Many credit union leaders see retirement on the horizon, not too far away," Bock said. "They need to be able to leave the credit union in the hands of someone who's really qualified and who has the right kind of education."

Most credit unions are in some way facilitating training for employees identified as future leaders. Peach State Federal Credit Union has taken the call for employee training so seriously, it has partnered with Gwinnett Technical College to create a training course for staff, which the credit union refers to as its Leadership Academy. The academy consists of a variety of study "tracks" depending on an employee's current role at the credit union.

A Gwinnett Tech instructor teaches the classes, the frequency of which depends on which track the staff member is enrolled in. They may meet quarterly or as often as once a month for an entire year. "It's an impressively simple investment in our credit union's future," said Mickey Houlis, Peach State's chief administrative officer. "We want our next generation of leaders to come from these types of programs."

Peach State is proud of its Leadership Academy – partly because it gets staff outside the credit union to explore new ideas and philosophies. Houlis said the credit union's leadership understands the importance of that kind of education; that's why Peach State also regularly sends staff to both SRCUS and DE.

"When you're in a certain industry for so long, there is the potential to get stuck in a little bubble," said Kristen Patton, senior vice president of marketing at Peach State. She graduated from DE, which is put on by the National Credit Union Foundation in Madison, Wis., in 2016. "When you leave your credit union for a bit and get the chance to interact with your peers, you gain a different perspective of your credit union."

During her week at DE, Patton said she realized Peach State could be doing a better job listening to and telling their members' stories. She came home inspired and developed a marketing plan for 2017 based on this new perspective. "Credit unions need leadership who understand how to benefit their culture and philosophy," Houlis said. "If we, as credit union leaders, don't take the time to train and mentor upcoming leaders, where will the credit union be in a few years? Will it be in jeopardy?"

#### **Investing in Your People**

Credit union leaders should also consider the goals of their employees when deciding whether to participate in outside training.

"It's smart for their credit union but it's also a gift to their employee," Bock said. "To give somebody this much education – I was honored."

Bock learned in depth about credit union financials, marketing, human resources issues/law, how to make decisions that can impact the bottom line and how to be a better leader and team member.

Of course, programs like DE and SRCUS are hard work; there's no way around it. Bock said she spent hours outside work to finish extensive projects for SRCUS. That's not including the hours she spent in the classroom. But she said she never minded.

That's a common occurrence among credit union employees selected for leadership opportunities. Sonya Royal, vice president of operations at Interstate Credit Union, will attend SRCUS for the first time in June. She said she understands the hard work involved, but she's excited to attend, anyway.

The opportunity for personal development is a major draw.

"I'm looking forward to diving in to a deeper understanding of everything that's going on in credit unions," she said. "I also looked at the class schedule and saw we'll be developing management skills like public speaking. I'm kind of shy, so I'm hoping that gets me out of my comfort box."

The pride that comes with being selected for these opportunities also draws many employees. Houlis said that's been the case with Peach State's Leadership Academy. She said being selected to attend has become an honor among the staff.

"They have to make a commitment, but they're excited to do it," Houlis said. "Sometimes, these sessions fall during vacations and days off. But we never have any absences." Partly, it's the chance to learn. Partly, it's the honor of being chosen. But Bock and Patton both said it's impossible to fully explain what courses like DE and SRCUS do for students.

"It's kind of hard to explain unless you've been through it," Bock said.

It's a mixture of confidence, new found passion and a little of what she described as "magic." "It's shrouded in this element of mystery, where you just don't know exactly what to expect when you get there," Patton said of DE. "Any time you ask a question, people say to 'trust the process.' And once you get to the end, that just makes sense."

#### Investing in Your Industry

Credit unions form a unique industry – one that's driven by a strong philosophy of people helping people.

"Most credit union people are very caring," Bock said. "That's an important part of what we do."

Because credit unions are driven by that philosophy, rather than profit, it's important to maintain a certain amount of collaboration within the industry. Schools like SRCUS and DE provide an opportunity to network with people from credit unions from all over.

"You get a CEO, a head of marketing, a head of lending, a branch manager and senior management in a class together. You'll have employees from a credit union that's \$10 million to \$15 million in assets in a class with people from credit unions that are \$5 billion in assets," Bock said. "Some are from SEG-based credit unions, others are community based. Some are more rural areas, others are in large metropolitan areas. They all learn a lot from each other. It's not just about the instruction. You get to meet people you might not have otherwise."

Even more importantly, Bock said contacts introduced at SRCUS tend to remain in touch. They advise each other and evolve together, maintaining a continuity in the credit union industry.

"I had credit union people who graduated before me who said, 'Oh my gosh, I graduated 20-something years ago and I still talk to people who were in my class. We still go to each other and ask each other questions,'" Bock said. If SRCUS is the "how," where leaders learn a variety of management skills, then DE is the "why," teaching both leadership skills and credit union philosophy.

DE provides an opportunity to teach leaders how to preserve and carry out the credit union philosophy. The program teaches in forwardthinking context, making sure the philosophy doesn't become lost among the evolution of leadership at credit unions over the years.

"I think it's very important for every credit union employee to understand the 'why,'" Patton said. "Learning how to do your job, that's one thing. But once you understand why credit unions exist and why we do what we do – that puts everything into perspective. You understand how you personally can have a profound impact on members."

## Upcoming Training Opportunities

# The National Credit Union Foundation Development Education Program

Date of 2018 Sessions: Wednesday, Sept. 19 – Wednesday, Sept. 26

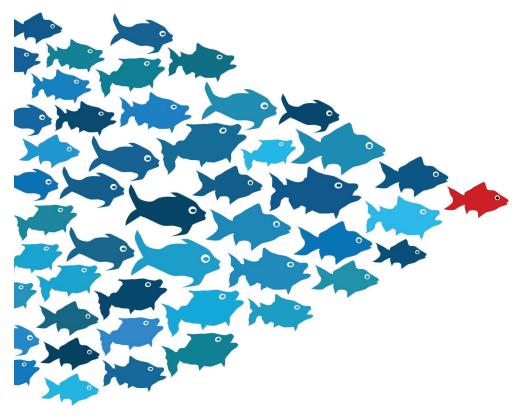
Location: Madison, WI

Description: The DE program teaches the "why" behind credit unions. Students experience a renewed relevance to the philosophy of "People Helping People" with critical lessons in cooperative principles, credit union philosophy and international development issues. Teachers incorporate challenges credit unions face today. Students participate in group exercises and field trips and are encouraged to ask questions of visiting speakers.

Since 1982, more than 1,800 credit union advocates from more than 35 countries have graduated from DE Training to become Credit Union Development Educators.

For more information, visit <u>The National credit Union</u> <u>Foundation's website.</u>

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## **5 Rules for Creating an Irresistible Culture**

By Charles Shanley, EVP-Recruitment Services, JMFA

I'm a firm believer in the mantra: If you take care of your employees, they will take care of your members, who will in turn take care of the credit union. So, when it comes to taking care of employees, boosting retention is extremely important—and you'll have much greater success doing so if your institution has an irresistible culture. I'm not talking Google-level amenities and perks, but certainly a culture that offers a vibrant, positive, fun and rewarding environment in which to work.

This is easier said than done. In a recent <u>Duke University survey</u> of 1,800 CEOs and CFOs, 78 percent said culture is one of the top five things that adds value to their companies—but only 15 percent said their own corporate culture is exactly where it should be.

We have seen many of our credit union clients overhaul their corporate cultures in order to retain talent, hire for the future, build member loyalty and reach growth goals. The clients who have done this successfully have adhered to a handful of very important tenets.

#### 1. Change starts at the top.

Leadership needs to, well, take the lead on this. It's up to them to take the pulse of their employees, determine the direction to take the culture and be ambassadors for all adopted changes. Along with approving all additional benefits and program changes, CEOs and other managers need to set the tone and spread a positive vibe throughout the organization. Their actions speak volumes and will give employees the green light to embrace changes.

#### 2. Results take time.

A culture change is not something sent in a memo on a Monday and implemented before the weekend arrives. It takes time to make decisions, upgrade benefits and perks, spread the word, refresh marketing communications, change community involvement and see widespread employee adoption. With something as important as defining and nourishing corporate culture, the last thing you want to do is rush it. Instead, you want to see employees embrace it.

# 3. Employees are the institution's #1 asset.

Employees are an important part of the equation when it comes to both retaining and losing members. When your employees enjoy their jobs and respect upper management, their actions are more likely to translate into greater service. It's the incentives, staff activities and benefits you provide that show you're invested in your employees' growth, happiness and well-being.

I've seen some institutions' CFOs or other members of the leadership team organize a variety of outings for groups within their organization. Whether it's lunch, dinner or another type of gathering outside the office, the dialogue during these gatherings not only deepens the relationship between management and staff, it strengthens the connection to the institution and shows that upper management values the input and company of all employees - no matter their position, title or job function.

Employee recognition also fosters a positive work environment. Often, simply <u>showing</u> <u>appreciation outranks a bonus or promotion</u>, according to a recent study from Appirio.

Finally, finding opportunities to help employees develop their professional skills adds value in their eyes, while also benefiting the organization.

#### 4. Fun balances hard work.

This great saying says it all:

"In every job that must be done, there is an element of fun. You find the fun and – snap! – the job's a game.

Encourage your employees to find and enjoy the fun amidst all of their hard work. It will go a long way toward preventing burnout and improving overall culture.

#### 5. People can sense a positive culture.

There are a number of ways prospective and current members will see your corporate culture in action:

- through advertisements, marketing campaigns and web content;
- by walking into the credit union and seeing employees happily interacting with each other and members;

- at fun community events;
- by reading social media posts from and about your institution; and
- through their own interactions with your employees.

It is noticeable, and people will sense whether your credit union has a vibrant or dull culture, one built on serving members or their own interests, one that gives its employees freedom or micromanages every detail.

Another great benefit of this palpable vibe, if your institution has a positive one, is it will serve as a powerful recruitment tool.

When you keep these five principles in mind, you'll be able to focus on the big picture and create a valuable, sustainable organizational culture. If you discover you need help finding the best candidates to match your existing culture or new management to help you change the current culture, look to an experienced, professional recruiting organization. One that gives serious consideration to how an individual will fit into the company culture during recruitment to ensure the best possible match.

#### ABOUT THE AUTHOR

Charles Shanley has specialized in executive recruiting and project management for more than 20 years. He has a solid background in all facets of Executive Search and has extensive experience dealing with retained search at the President/CEO level. His expertise also includes executive assessment/coaching, training and management of new recruiters in the industry, as well as client management and development. Charles has been a speaker on HR related topics such as "Succession Planning," "Retention Strategies," "Career Advice" and "How to Attract Top Talent."

#### ABOUT JOHN M. FLOYD & ASSOCIATES (JMFA)

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# **Credit Union Super Stars!**

We sent out a request for nominations for Super Stars working in Georgia's credit unions. Our suspicions were confirmed...there are A LOT of dedicated people doing great things in their credit unions! Theses credit union employees were nominated by their peers, whose submissions are included below. We congratulate these Super Stars for all the ways they help people afford life!



**LeAnne Acrey** Member Service Specialist Coosa Valley Credit Union LeAnne is one of a kind, she goes above and beyond and that's just

how she lives her life. She is kind, humble and always puts her best foot forward. She is an example to all.



#### Margie Burton VP of Card Services Associated Credit Union

Margie has been with ACU for over 19 years. She has served in many

departments, which include: retail services, IT, and card services. Margie was promoted to VP of Card Service in 2017. Recently, Margie deployed ACU Wallet which allows ACU members to easily and securely access their ACU Visa debit and credit card anytime, anywhere all from their mobile device. The ACU Wallet even allows members to turn their debit and/or credit card on/off if they've misplaced it. Without Margie's leadership, the ACU Wallet would have not launched on time and given ACU its competitive advantage.



#### **Pamela Earp** Member Relationship Specialist Five Star Credit Union

Pamela is a "rising star" at Five Star! She does an outstanding job taking

care of her members and is always willing to go above and beyond to assist her teammates. We look forward to seeing Pamela continue to grow in her career with Five Star!



#### Paige Fullbright Head Teller Coosa Valley Credit Union Paige is a "Super Star" in my

opinion because she has trained two new tellers, is in the process of training a new backup head teller, and is also doing her own training with loans. Even with all of this going on, she is still rocking it as our head teller!!!

A second nomination read: This person always goes above and beyond all of her assigned duties and I feel that she does not receive the recognition she deserves. Paige is always staying late and always the first to volunteer her help.



## Wesley Hulsey

Contact Center Supervisor Coosa Valley Credit Union

Wesley exhibits superior leadership everyday. He leads the team by

example, never asking his team to do anything he is not willing to do. He is firm, fair and makes himself available to his team. He treats each member with professionalism, courtesy and respect and exhibits a great attitude.



#### **Freddie Jackson** Branch Relationship Officer Five Star Credit Union

Freddie is an awesome leader and mentor to her team. She is very

involved in her community, always finding ways to give back and make a difference. She is great with building relationships with her members and helping them achieve their financial goals!



#### **Yolanda Jackson** Teller MidSouth Community Federal Credit Union

Yolanda has the most loving, caring spirit. She knows her members well. She cares about MidSouth members and will go above and beyond to ensure their financial and personal needs are met. She calls and checks on them when they are sick and attends their funerals and those of their loved ones.



**Dawn Harris Langley** Senior VP / COO Coosa Valley Credit Union Dawn is full of knowledge and

always working to improve processes and

procedures to make things work better within the Credit Union!



### Brian Levins

Executive Vice President Augusta VAH FCU Brian Lovins is surely an outst

Brian Levins is surely an outstanding superstar on our team. He's

consistent in providing his leadership and member service skills by going the extra mile in all that he does. Brian's efficiency could be a model of perfection. A born superstar!



#### **Heidi Logue** Branch Relationship Officer Five Star Credit Union

Heidi is a great leader and mentor to her team. She is always willing to go above and beyond in assisting her members

as well as her teammates. She is a "rising star" at Five Star and we look forward to seeing her blossom in her career!



#### Andrea Martin Floating Branch Manager Coosa Valley Credit Union

She travels wherever she is needed to help branches. She is always so positive and very knowledgeable and helpful!



#### Rhonda Padgett Director of Indirect Lending Coosa Valley Credit Union Phonda is a team player. She

Rhonda is a team player. She is always will to offer a helping hand

for employees or go the extra mile for our members. She is a role model to her coworkers and an asset to the team here at CVCU.



### Charlotte Poston

Chief Operations Officer United 1st Federal Credit Union

Charlotte has been a devoted staff member at United 1st for over 30

years! Most recently she piloted our credit union through a core conversion. Throughout this process, she maintained her genuine concern for members and staff and continues to provide encouragement and support at all levels.



#### Mindy Richburg Regional Director Five Star Credit Union

Mindy is a SUPER STAR at Five Star! She is dedicated, loyal, kind, a

great leader and always willing to go above and beyond for her team and co-workers. She is a blessing to our credit union!



#### **Theresa Thaxton** Teller/ MS3 Coosa Valley Credit Union

Theresa is a "Super Star" for many reasons. She's hardworking,

supportive and patient. Not only is she someone I look up to at work and but I am also inspired by her spirituality. She has a wonderful personality and can make anyone laugh or smile. She has been a wonderful role model in my life so far working at Coosa Valley. She does her job to the best of her ability and never lets her personal life interfere with her work life. She in my opinion is a Super Star for so many reasons. I am truly grateful to work with her each day, I am thankful for her guidance and always giving me her advice. I truly appreciate her!



#### **Beth Ware** Loan Specialist Coosa Valley Credit Union

She goes above and beyond to help each and every member. She is a ray of sunshine and

brightens the room every time she walks in. She helps all co-workers with any and everything they need. Everyone loves her and her huge heart. I am blessed to call her a friend as well as my work family.



#### Julie Williamson Assistant to the President MidSouth Community FCU

Even though she doesn't like attention and will probably be embarrassed for this nomination,

Julie IS a "Super Star" and deserves the recognition. She has a servant heart and cares for the credit union staff. She makes staff feel special by mailing them a card both on their birthday and on holidays. She celebrates each holiday by dressing in the corresponding festive attire and delivering staff an individuallymade candy bag around the entire branch. Julie brings a smile to everyone she comes in contact with.

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# Risks as You Grow: Critical considerations for the C-suite

The C-suite plays a critical role in growing your credit union's assets, employees, product portfolio, and membership reach. But with growth comes more potential for risk and a new level of scrutiny from competitors, members, potential consumers, regulators, fraudsters, and even your employees.

Strengthen your risk management posture and create an organizational culture that can help you rise above these four challenges as you grow:

#### Challenge 1: Developing greater engagement and more accountability around cybersecurity vulnerabilities and fraud.

Fraudsters continue to clutter inboxes with fake emails and scams. They can take advantage of loopholes in your changing processes and go after your growing staff through business email compromise, ransomware, and phishing. But, it is more than an IT problem.

Credit union staff are your best line of defense against cyber risk. As a member of the C-suite, arm them with the latest technology solutions, help them understand emerging risks and assist them in building the necessary threat response protocol.

#### Challenge 2: Managing a workforce that may soon be composed of five or more generations.

These generations respond differently to change, prefer different communication methods, and can have different priorities. This may result in a loss of productivity if not addressed. Additionally, negative stereotyping and unconscious biases can have detrimental effects on morale.

Risk management should be part of every employee's duties, and input from all levels should be encouraged. The credit union C-suite should be open to nontraditional backgrounds as they can bring new ideas and challenge the status quo.

As your credit union grows and your workforce evolves, look for individuals that not only have a strong knowledge base, but can prioritize and are eager to learn. People with these traits can often pick up the technical skills quickly through on-the-job training and a robust support system.

#### Challenge 3: Knowing who has access to your data and for what purpose.

Risks extend beyond the four walls of your credit union. Understand what partners and

vendors are doing with your data, confirm they are aligned with your strategies, and assess whether you're comfortable with their risk appetite.

#### Challenge 4: Managing ambiguous compliance risks.

Many of the recent laws and regulations addressing compliance issues—such as the Truth in Lending Act/Real Estate Settlement Procedures Act (TILA/RESPA) and the Military Lending Act (MLA)—have established effective dates and compliance requirements.

Others, such as the Unfair, Deceptive and Abusive Acts or Practices (UDAAP) or website accessibility and the Americans with Disabilities Act (ADA) have no effective date or requirements, making it difficult to know how to respond. The credit union C-Suite must continue to analyze compliance issues and determine the level of risk that may exist for the credit union due to the uncertain environment.

Like more traditional operational risks, it is critical to remain vigilant. The C-Suite should establish risk oversight processes that are deliberate and decisive, and continuously assess vulnerabilities, encourage employees to have risk dialogue, and develop a culture that balances risk and consumer expectations.

Keeping ahead of the complex array of ever-changing emerging risks and compliance issues takes a team – especially as your credit union continues to grow.

Brad Neumann is a Risk & Compliance Solutions Manager for CUNA Mutual Group, the leading provider of insurance and financial services to credit unions and their members. In this role, Brad is responsible for strategic leadership of risk and compliance content across multiple distribution channels, including oversight and development of CUNA Mutual Group's exclusive RISK Alerts and webinar series. Contact him at <u>brad.neumann@cunamutual.com</u>

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# Georgia Credit Union Payments Council

The Georgia Credit Union Payments Council is an active group, with an average of 23 attendees at each quarterly meeting.

Meeting topics of interest are solicited from participating credit unions, and CSI staff monitors industry trends to keep content relevant.

"Our staff listens and reads of changes occurring in the industry or new solutions that are available to generate topic ideas," explained Dawn Colegrove, vice president of payment services at Georgia Credit Union Affiliates. "CSI staff also watched trends among credit unions that may be of interest. For example, quite a few credit unions have recently inquired to CSI staff about instant issuance."

The meeting agendas are planned 90 days to two months in advance, with work starting immediately after a meeting for the next event. Some speakers are scheduled way in advance, but room is allowed on the agenda for timely topics to be addressed as they arise. "No matter what the topic, there's always something that comes out of those meetings that's relevant," said Edie Bailey, vice president of card service/e-commerce at Peach State Federal Credit Union, who has been attending payments council meetings as a credit union representative for about nine years. "We get information, we get education, we get open dialogue with our peers and we have a place to voice our concerns."

The remaining council meetings this year are:

- Thursday, June 28 Robins Financial Credit Union
- Tuesday, September 18, 2018 Atlanta Postal Credit Union (Tradeport location)
- Wednesday, December 5, 2018 Location TBD

"I would recommend all credit unions participate in the council," noted Bailey. "As well as the content, you get camaraderie with your peers, and in the credit union world that's so important because we depend on each other for so much."





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# Wyatt Garab Wyatt the Warrior

Wyatt Garab is the 8-year-old grandson of Chris Cole, who works for Atlanta Postal Credit Union, Floyd County Branch, in Rome, GA. Chris is the former manager of the Floyd County Postal Credit Union (Floyd County and APCU merged in April, 2014). Wyatt and his family are a proud military family, and they are now stationed in Montgomery, AL. Wyatt and his family were living near Camp LeJeune in Jacksonville, NC where his story began.

On the evening of July 14, 2016, 6-year-old Wyatt Garab started complaining of a really bad headache. Within the hour, he began to vomit and became lethargic. His whole left side stopped working. The ambulance came and rushed him to Onslow Memorial Hospital in Jacksonville, NC. They immediately performed a CT scan, and the results showed that he had a bleed in his brain. He was then put into a medically induced coma and was life-flighted to James and Connie Maynard Children's Hospital at Vidant Medical Center in Greenville, NC.

Once he arrived, endovascular neurosurgeon Dr. Kanaan inserted an EVD drain to relieve the pressure in his brain. Additional CT scans showed that Wyatt had a ruptured ACA (anterior cerebral artery) aneurysm. He also had a blood clot in his brain. He was immediately taken into surgery early morning of July 15, 2016.

The first surgery was performed by neurosurgeon Dr. Kanaan. During this surgery, Dr. Kanaan performed endovascular coiling to seal the opening of the aneurysm. The surgery was successful, and Wyatt was then taken into a second surgery. During the second surgery, pediatric neurosurgeon Dr. Smith performed a craniotomy to remove the blood clot and part of his skull to allow the brain to swell. Wyatt survived both surgeries, totaling a little over 8 hours in the operating room.

The next 3-4 days were critical in Wyatt's recovery. He was placed in PICU on life support. Doctors and nurses prepared us for the worst. We were told that there was no guarantee that he would live, and if he did, there was possibility of significant brain damage.

Miraculously, Wyatt survived and was taken off the ventilator after 10 days. After 15 days in the PICU, Wyatt was stable enough to be moved to the pediatric floor. He spent 7 days on the pediatric floor, then was discharged to in-patient pediatric rehab. He spent 26 days in rehab, learning how to walk, talk, eat, and swallow all over again. On August 31, 2016, 49 days later, Wyatt was discharged to go home!

Four months later, the week of Thanksgiving 2016, Wyatt was taken back into surgery to have his skull piece put back on. He spent three days in the hospital and was discharged to go home the day before Thanksgiving.

Wyatt's recovery has been nothing short of a miracle. We have been told by his doctors and nurses that he is one in a billion, and that he has made one of the most miraculous recoveries they have ever seen.

With just a brace on his left leg and a barely noticeable scar on his head, Wyatt shows little evidence of his battle. He was chosen as the 2017 Poster Child for Children's Miracle Network across Eastern North Carolina. Thank you, God, for our miracle boy, and thank you, James and Connie Maynard Children's Hospital and Children's Miracle Network for saving Wyatt's life. With 170 CMN Hospitals throughout North America, even five hospitals in the state of Georgia, no matter where you are be it North Carolina, Alabama, Georgia or beyond, CMN Hospitals continues to make an impact in the lives of kids and their families.

At the time of this writing, Wyatt is preparing for his fourth surgery at Children's Hospital at UAB in Birmingham, AL. Neurosurgeon Dr. Johnston will perform a cranioplasty. During this surgery, Dr. Johnston will insert a synthetic plate in Wyatt's head where parts of his skull have deteriorated as a result of his original craniotomy. He will spend 2-3 days in the hospital to recover from surgery, then will be discharged to go home. We will follow up with his neurosurgeon soon after surgery. We are praying that surgery goes well

https://www.facebook.com/wyattwarrior/ #wyattstrong #wyattthewarrior #prayforwyatt #brainaneurysmsurvivor and that Wyatt will have a great recovery and be back to 100 percent as soon as possible!

There is a video of Wyatt the Warrior's 49-day journey in the hospital on his Facebook page. Please like and share his video to help raise awareness for pediatric brain aneurysms, and also like his Facebook page if this warrior has touched your heart! ♥









# Georgia Credit Unions Host WOCCU Global Classroom Initiative

Georgia credit unions and GCUA hosted credit unions from Costa Rica, Ecuador, Mexico and Uruguay for a "global classroom" learning initiative May 7-9. This three-day event was coordinated through the World Council of Credit Unions, which reached out to Georgia for a study tour in the Atlanta area to explore how credit unions utilize technology, partnerships, core systems, CUSOs and products to provide their members the services they need for now and in the future.

"The delegation was very impressed with the level of technological sophistication they witnessed in service channels offered by credit unions in the U.S.," said Thomas Belekevich of WOCCU. "They were struck by the extent to which credit unions in the U.S. have worked to remove friction from processes to make the member experience as smooth and efficient as possible. They admired the extent to which credit unions collaborate through formal initiatives like shared branching and other CUSO services, as well as informally by sharing experiences within the sector. There was significant discussion of the opportunities that exist for small credit unions in Latin America to improve sustainability through similar collaborative efforts."

During the study tour, the Latin American visitors met with BOND Community FCU and GCUA on May 7th, visited GEMC FCU and Georgia's Own CU on May 8th, and visited Atlanta Postal CU and Delta Community CU on May 9th.

It's not just the visiting credit unions that benefit from cultural and information exchanges like this.

"It's nice to be able to share with others what you're doing that can potentially help and inspire them when they go back to their homes, but it's also a treat to be able to get some insight into how other credit unions – other countries really – are getting things done, what their citizens need and how credit unions are filling those needs," said Denise Swan, president/CEO of GEMC FCU.

Belekevich noted the exchange exemplifies one of the great things that sets credit unions apart from other financial institutions – credit unions' willingness to share experiences, learn together and collaborate.

"I believe that this cooperative spirit represents an invaluable resource for addressing the shared challenges facing the industry today," Belekevich said. "World Council's role as a bridge between financial cooperatives around the world is helping to connect leading organizations with their global colleagues seeking new ideas for improving financial services in their communities."

The Georgia credit union system has developed a reputation for fostering international relationships. There has been a Georgia-Polish partnership in place for many years, and over the past two years, a program connecting Georgia credit unions with British counterparts has thrived.

"GCUA was delighted to host this international delegation to help grow the cooperative system around the world, and it speaks volumes about the entire credit union industry in this state that they chose Georgia," said Brandee Bickle, GCUA's liaison for the event. "All of these interactions provided an ideal and unique window into credit union operations, with a comprehensive understanding of technological tools, resources and partnerships credit unions utilize in this state."





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# GCUA Launches New Georgia Credit Union News Site

Georgia Credit Union Affiliates has launched a new online news site at <u>www.GACUNews.com</u>. The goal is to reach consumers, journalists and legislators with credit unioncentric content that will resonate with those audiences and frame Georgia credit unions as the best resources for trusted information.

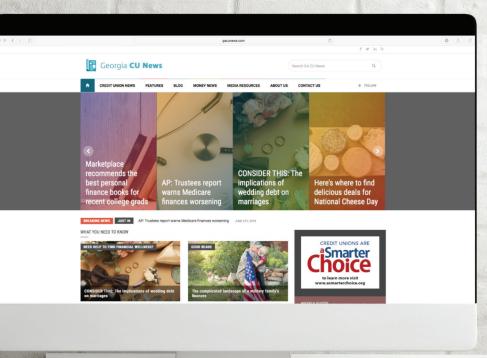
Credit unions that have shared their successes, efforts and news with GCUA have likely found themselves splashed across the front page of the site, and may have been mentioned on one or more of GCUA's social media channels, where articles are frequently shared to increase visibility.

Credit union news on the state, national and international levels sits alongside financial news and personal finance content. The site houses feature, blog and video content formatted to catch the eye of statewide media. Journalists are often working in environments where short staffs and tight deadlines in a fast-paced 24-hour news cycle leave them unable to cover every story.

"We are providing journalists with a repository of useful information they can use for background, for publishable content as-is and for inspiration to dig deeper – on a local level for example - or come up with their own story ideas," said Angi Christensen Harben, director of communications for GCUA. "We want to reach consumers with news they can use. Some examples would be tips on how to afford life, stories on credit union programs like financial wellness and college scholarships, information on what credit unions are doing to build stronger communities and all kinds of information to shine a spotlight on all the ways credit unions are serving their members. All these things will help to underscore that credit unions are the best consumer choice among financial institutions." On the legislative front, lawmakers want to support the institutions they know are supporting the well-being of their constituents, and credit unions certainly fit those parameters.

"Legislators have a place they can go online and can see exactly how important Georgia credit unions are to their constituents," Harben explained. "When it comes time to vote on policy, hopefully they keep in mind how important it is to protect and enhance the operating environment for Georgia's credit unions."

To subscribe to a weekly news digest, email Media Relations Manager Cailin O'Brien at <u>cailino@gcua.org</u> with the subject line: Digest. Each week subscribers receive a rundown of credit union news featured on the site with links back to the articles for easy reference.



# NFCDCU Welcomes Anna Foote to On the Rise Financial Center Team



The National Federation of Community Development Credit Unions (Federation) is pleased to welcome Anna Foote, who joined

the Federation in the new role of Southeastern Regional Director in April 2018. In collaboration with Program Manager Regina Grant, Ms. Foote will oversee the On the Rise Financial Center (The Center), a Federation initiative launched in 2017 to build financial access and capability in Atlanta's historic Westside community.

Ms. Foote is a 30-year veteran of Atlanta's credit union community, having previously served as Vice President of 1st Choice Credit Union and CEO of Bond Community Credit Union, both members of the Federation. Most recently, she spent 15 years as Vice President of Operations for Coca-Cola Credit Union, where she served more than 14,000 members worldwide, managed branch and call center operations, supported remote access services including home-banking, and led new product development.

Ms. Foote is currently the Board Chair of the Little 5 Points Community Improvement District in Atlanta and served nine years on the City of Atlanta's development authority board (Invest Atlanta) by appointment of two Atlanta Mayors, and chaired key committees including Finance and Tax Allocation District Oversight. Ms. Foote formerly served as Deputy Director for HOPE Atlanta, the largest provider of homeless services in the Metro Atlanta area, and has also worked for the March of Dimes and the Community Foundation for Greater Atlanta.

"The Federation is delighted to welcome Anna to the team and to her new role overseeing the expansion of The Center's capacity and impact in Atlanta's Westside. As a seasoned credit union professional, Atlanta native and experienced community development leader with a passion for financial empowerment, Anna's leadership will be a tremendous asset to the Federation, the On the Rise Center, and the Westside community," said Cathie Mahon, Federation President/CEO.

The Center serves three Westside neighborhoods that were once home to the leaders of the civil rights movement: English Avenue, Vine City and Castleberry. In recent decades, these once-prosperous neighborhoods have experienced broad decline and are now among the lowest income areas in Atlanta, with 44 percent of adults living below the poverty line. The Center is a direct response to the real financial service needs of Westside residents. The Center provides financial education and one-on-one financial coaching, and access to affordable financial products and loans to Westside families and individuals so they have the tools to achieve financial stability, resilience and potential for intergenerational wealth building. The Center will also be the home for small business and entrepreneurship training and access to capital.

The Center is a flagship location of the Federation's and Neighborhood Trust Financial Partners' national Pathways to Financial Empowerment program. Pathways is an innovative, technology-supported financial counseling model that supports financial inclusion and empowerment among underserved communities. The Center is a collaborative effort with credit union partners 1st Choice Credit Union, BOND Community Credit Union, Credit Union of Atlanta and Peach State Federal Credit Union. The Center is made possible through the generous support of Equifax Foundation, The Arthur M. Blank Family Foundation and Invest Atlanta.



# Helping People Afford Life Booklet Wins National Award for Brand Awareness

Georgia Credit Union Affiliates was recently honored with a Diamond Award, which recognizes outstanding marketing and business development achievements in the credit union industry.

The award was presented by the Credit Union National Association (CUNA) Marketing & Business Development Council, a national network comprised of more than 1,300 credit union marketing and business development professionals. Awards are given in 35 categories.

GCUA won the top award in the Brand Awareness category for its <u>Helping People Afford Life Story</u> <u>Booklet</u>. The booklet brings the "Helping People Afford Life" branding message to life. Its pages contain true stories of Georgians and the ways they've benefitted from their relationships with their credit unions.

"Credit unions help people every day," said Georgia Credit Union Affiliates President and CEO Mike Mercer. "Credit unions rarely brag about doing that. It's their mission – it's their reason for being. So, we tell the stories. In time, everyone will know – and many more will benefit."

The booklet grew from a larger story collection effort wherein credit unions collect and submit their stories of how they help people afford life, with those stories woven into a variety of messaging efforts throughout the year. The booklets were created by <u>Growth By Design</u>, a fullservice marketing agency specializing in serving credit unions, which has earned multiple marketing awards in several categories.

"These represent the best and brightest in marketing and business development," said Amber Scott, Chair of the CUNA Marketing & Business Development Council's Diamond Awards Committee and VP Marketing & Communications at 1st MidAmerica Credit Union. "Their inventive, passionate and exciting initiatives inspire us to take chances, be bold and try new and untested approaches."



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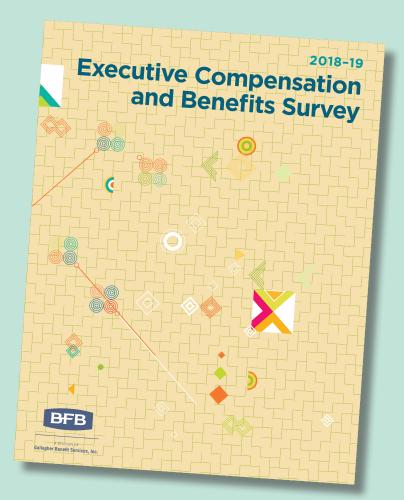
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# Atlanta Postal Credit Union

New Positions Announced



Atlanta Postal Credit Union has announced Yolanda Hunt has been promoted to APCU's Call Center Manager.

Hunt has worked at the credit union since January 2015. She began her career at APCU as a Teller before becoming a Call Center Representative. Most recently, Hunt served as a Member Service Representative at APCU's Main Branch. Prior to joining APCU, she spent 23 years at another Atlanta financial institution as Senior Assistant Operations Manager and AVP, Implementation Consultant.



APCU has also announced the hiring of Thomas Domingue as Vice President of Lending. In this

capacity, Domingue will oversee the consumer, mortgage, and commercial lending functions. Previously, he was Vice President of Loan Services at a credit union in Florida. Domingue brings with him extensive experience in branch operations, collections, loan origination, and loan servicing.

# Coca-Cola Credit Union



Coca-Cola Credit Union Announces New Vice President of Marketing Coca-Cola Credit Union is pleased

to announce the appointment of Shannon Frost to Vice President of Marketing. With more than 15 years' experience in the marketing arena, including senior-level positions within Fortune 500 companies, Frost will oversee the planning and execution of CocaCola Credit Union's marketing initiatives and develop programs that align with the company's strategic growth goals.

Prior to CCCU, Frost was the Director of Marketing & Business Development for Family First Credit Union in Hapeville, GA, where she provided leadership for all marketing channels and programs, and spearheaded initiatives that contributed to significant business growth.

# Delta Community Credit Union



# Delta Community Retirement & Investment Services Marks Silver Anniversary

Advisors offer access to financial planning, wealth management and investment advice

Delta Community Credit Union (www.DeltaCommunityCU.com), Georgia's largest credit union with \$5.6 billion in assets, is celebrating 25 years of providing financial advice through its Delta Community Retirement & Investment Services department. Since its formation in 1994, the Retirement & Investment Services department has offered access to experienced professionals who provide objective guidance to help people pursue their goals to live financially independent lives.

"Delta Community Retirement and Investment Services professionals educate and empower our members and their families recognizing that every member's story matters," said Delta Community CEO Hank Halter. "This quarter century milestone is a testament to their dedication to our members and the communities we serve."

Through March of 2019, Delta Community Retirement & Investment Services department will celebrate its silver anniversary with a wide array of free financial education workshops, community investment projects aligned with the Credit Union's established goal of supporting the financial education of young people and families, and member appreciation events at locations throughout metro Atlanta.

# Delta Community's Johnson Ferry Branch Celebrates 10th Anniversary



Long-time Delta Community member Sheila Payne with Johnson Ferry Branch Manager Eddie Johnson

Delta Community's Johnson Ferry branch turns 10 this year, and credit union leaders joined branch employees and longtime members to celebrate the milestone anniversary.

"We have about 30,000 members in Cobb County, and our Johnson Ferry branch serves one-third of them," said Delta Community CEO Hank Halter. "This location is successful because our employees get to know our members, so they can provide the financial products and services that meet their unique needs." East Cobb resident Sheila Payne, who has been banking at the Johnson Ferry branch since it opened in 2008, attended the anniversary celebration. "I've been a member of Delta Community since 1979, and I used to have to drive to another location," said Payne. "I was so happy when the Johnson Ferry branch opened because it's convenient for me, and these people are always here to help. This type of service is hard to find."

In addition to the Johnson Ferry branch, Delta Community has two additional retail locations in Cobb County. One is located at 2627 Dallas Highway and the other is located on the Credit Union's Vinings Campus at 3250 Riverwood Parkway. In 2017, Delta Community relocated its administrative headquarters to the Vinings Campus in the newly constructed Riverwood 200 Building.



Delta Community CEO Hank Halter, 5th from right, with Johnson Ferry branch employees

# Georgia United Credit Union

# Georgia United Credit Union Announces Leadership Team Realignment and Promotions

Georgia United Credit Union has announced four promotions within the leadership team. The credit union's primary focus is to provide platinum level service to their members, team members and the communities they serve. To reinforce their vision of exceeding member expectations and strengthen their commitment to service, Georgia United announced the following promotions:



Vonda Bledsoe has been promoted to VP of Service and Sales and will be responsible for the overall member

experience. In her new role, she will lead retail banking service delivery across all branches while managing the member service experience. After spending many years in the financial industry, Vonda's passion for service led her to Georgia United. She has been with Georgia United since 2013, serving in leadership roles including Branch and Market Manager and most recently, Director of Member Experience.



Eric Jenkins, formerly SVP of Operations at Georgia United, has been promoted to Chief Deposit

Services Officer. Prior to joining the Georgia United team in 2014, Eric served as Chief Operating Officer at CU Partner Link. The newly named Deposit Services Team will continue to focus on ensuring deposit and payment services exceed member expectations. Eric will also oversee facilities and security for the credit union.



Mike London began his career with Georgia United in 2014 after serving as Assistant Vice President of

Consumer Credit Services at Delta Community Credit Union. Formerly SVP of Lending for Georgia United, Mike has been promoted to Chief Lending Officer and will oversee all lending products and services. Along with this promotion, the lending team and lending services team will realign under service and sales.



Shawn Turpin, formerly SVP of Sales and Service, has been promoted to EVP of Service and Sales and will have

oversight of Georgia United's 19 branches, the member care center, marketing, business and community development, and lending. This new alignment creates a seamless integration for delivering products and services while exceeding member expectations. Shawn joined Georgia United as Vice President of Branch Operations in 2012, where he was responsible for the leadership and development of Georgia United's retail team. He has 24 years of combined retail, business and commercial banking experience.

# 2018 Scholarship Winners Announced

Four High School Seniors are Awarded a Total of \$27,500



Debbie Smith, Georgia United's President and CEO, is pictured with award recipients Kathryn Madden, Jamila Pellum, Alisha Zamore and Jessica Stevens.

Georgia United Credit Union is proud to announce the winners of their 2018 scholarship programs. A total of \$27,500 has been awarded to four high school seniors through scholarships named for the credit union's founder. Vernon E. Carne and notable board members Geraldine Tilson, Dorothy Dusenberry Pirkle and Polly Hinde. This marks Georgia United's 24th year of awarding scholarships to deserving students. This year's recipients were chosen based on a video competition with consideration given to academic accomplishments, leadership and participation in both school and community activities.

# Congratulations to the 2018 winners:

### Jamila Pellum is the Vernon E. Carne winner of a \$10,000 scholarship.

Pellum is a senior at Fayette County High School and is a member of various academic and community service organizations such as Parliamentarian of the National Honor Society, Vice President of the National Beta Club and is a member of the National Spanish Honor Society and the Science National Honor Society. She is a Georgia Merit Scholar, AP Scholar, High Honors recipient and served as a Junior Marshal. In addition to her academic accolades, she is a member of the top chorus at Fayette County High School and participated in the District VI Honor Chorus.

Pellum is the daughter of Reginald and Cheryl Foster and Frederick Pellum, Jr. She plans to attend The University of Alabama at Birmingham to major in nursing.

### Alisha Zamore is the Geraldine Tilson winner of a \$7,500 scholarship.

Zamore is a senior at McIntosh High School in Peachtree City. She is an active musician in the Atlanta Symphony Youth Orchestra, Atlanta Youth Wind Symphony, Southern Crescent Symphony Orchestra and the Atlanta Symphony Orchestra's Talent Development Program. Last year, her Mozart Clarinet Quintet won first place at the first annual Franklin Pond Chamber Music competition. This summer, she will be joining the National Youth Orchestra on their performance at Carnegie Hall and tour of China, South Korea and Taiwan. Zamore is the daughter of Lector and Jackie Zamore.

### Jessica Stevens is the Dorothy Dusenberry winner of a \$5,000 scholarship.

Stevens is a homeschool student from Cumming and is currently dual-enrolled at Kennesaw State University in the Honors Program where she has been named to the Dean's List. She is a member of the district honor band and district honor chorus this year. She is also a member of the Eta Sigma Alpha National Honor Society. Each summer Stevens serves as a family partner volunteer with Lighthouse Family Retreat, a preschool childcare volunteer each week at her church, a student leadership coalition volunteer at her fine arts school, a service project volunteer with her national honor society and as a volunteer each summer at vacation Bible school. She is the daughter of Rich and Diane Stevens. Stevens plans to attend Kennesaw State University in the fall and major in architecture.

# Kathryn Madden is the Polly Hinde winner of a \$5,000 scholarship.

Madden is a senior at South Forsyth High School. She is a member of various academic and community service organizations such as Vice President of National Honor Society, competing in DECA marketing competitions, volunteering with special needs students, MD Junior club, serving as an ambassador to incoming freshman students and running on the cross country team. Outside of school she enjoys volunteering at church, spending time with friends and family and playing and watching sports. Madden is the daughter of Brian and Elisabeth Madden. She plans to attend the University of Georgia where she will major in Human Development and Family Science, with a pre-nursing intent.

As a credit union founded by DeKalb County School educators, Georgia United is proud to continue to offer financial support to young members planning to continue their education after high school this fall.

# New Student Loan and Refinancing Products Launched

Georgia United Credit Union has announced new Student Choice private loans for undergraduate students and refinancing loan options for graduates.

These programs provide solutions for current students who require financial assistance and for graduates who want a manageable way to repay their student loans.

Georgia United's undergraduate student loans are available for most four-year public and private colleges.

Students only need to apply for a loan once and may borrow up to \$60,000 throughout their undergraduate career.

Payments can be deferred while students are enrolled at least parttime. In addition to competitive, low interest rates, there are no origination or prepayment fees.

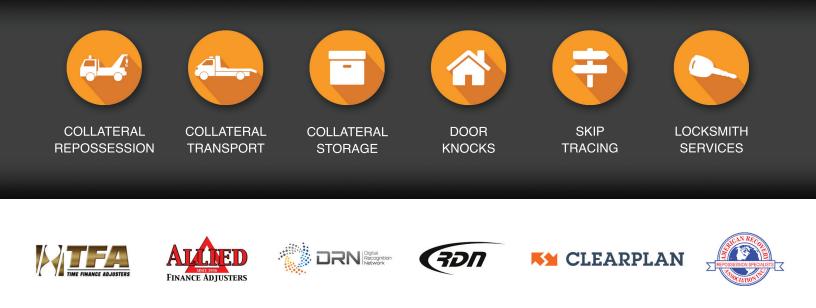
Graduates may refinance and consolidate existing federal or private loan debt through Georgia United's refinance loans. Benefits include an easy online application, competitive fixed and variable interest rates, flexible repayment terms, no origination or prepayment penalties and the ability to borrow up to \$100,000.

"We are pleased to offer products to our young members who are investing in their future and who want to take control of their student loan debt," said Mike London, Georgia United Credit Union's Chief Lending Officer. "As a not-for-profit, memberowned financial institution, Georgia United continues to look for new ways to better serve its members and to offer competitive products that benefit the families and communities in which we serve. The new student lending program is just one example of how we are helping our members achieve their goals."



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# **Kinetic Credit Union**

Kinetic Presents Historical Piece to MCSD's History Committee



In coordination with Teacher Appreciation Week, Kinetic Credit Union presented a piece with historical images from local schools to the Muscogee County School District's History Committee on Thursday, May 10.

"After merging with MEA Credit Union a few years ago, it was always a piece that we admired." said Mark Littleton, President/ CEO of Kinetic Credit Union. "We knew this piece had historical significance and we wanted to make sure that it was preserved and given to those who truly made an impact within our community."

The images, provided by former Assistant Superintendent, Dr. John P. Tucker, will be on display at the Muscogee County School District's Administration Building. The piece displays pictures from the late-1800s to the mid-1960s. Many of buildings are gone with some no longer in use.

"This is the only school system that has a museum and a library and both of those are represented in this picture," said Elizabeth Russell, Chairman of the Muscogee County School District's History Committee. "We think this school system has a great history and we want people to know about it and appreciate it." "It shows all of the schools that have been in existence within Muscogee County, and it is so artfully displayed that I really find it to be a very attractive piece that will certainly be a great addition," said Dr. David Lewis, Superintendent of the Muscogee County School District.

# LGE Community Credit Union

# Credit Union to Acquire Georgia Heritage Bank

LGE Community Credit Union has announced that it has entered into a definitive agreement to purchase Georgia Heritage Bank, a community bank with branches in Paulding and Cobb County.

"With LGE Community Credit Union and Georgia Heritage Bank coming together it will deepen LGE's commitment to business and commercial banking," said Chris Leggett, president and CEO of LGE Community Credit Union. "We look forward to transitioning Georgia Heritage Bank's customers to LGE members so they can see firsthand we are a member-owned, not-for-profit cooperative, we pride ourselves on staying dedicated to improving the financial well-being of our members through economically priced and conveniently delivered services, caring personal service and sound financial management."

Genevieve Cole, president and CEO of Georgia Heritage Bank, said "With this transaction we are pleased to know that our customers will have access to more branches and services making it more convenient and easier for them to bank. LGE has built a reputation in the community as one of the leading financial institutions dedicated to giving back to the people in the area."

LGE Community Credit Union, a \$1.27 billion credit union based in Marietta, Georgia, currently operates 11 branches, participates in a nationwide ATM network, offers Online and Mobile Banking (including great features like Snap Deposit, which offers the convenience to deposit a check from the LGE mobile app on your smartphone), and a wide variety of financial services. The acquisition will give LGE two additional branches in the footprint.

The boards of directors of both LGE Community Credit Union and Georgia Heritage Bank have unanimously approved the transaction. The closing of the transaction, which is expected to occur in the third quarter of 2018, is subject to approval by Georgia Heritage Bank's shareholders, receipt of regulatory approvals and other customary closing conditions.

Georgia Heritage Bank was advised by the investment

banking firm The Burke Group and represented by the law firm Miller & Martin PLLC. LGE Community Credit Union was advised and represented by Michael M. Bell of the law firm Howard & Howard.

# North Main Credit Union

# Credit Union Hosts Community Event

This year, North Main Credit Union hosted its second annual community Easter egg hunt. In addition to the egg hunt, the Easter Bunny made an appearance for pictures with approximately 50 children who braved the rain sprinkles and participated in the event.

Alex Childers, marketing director and new accounts representative for the Credit Union, described hosting the event as "a fun way to help give back to a community that continues to fully support the Credit Union."

In addition to North Main Credit Union hosting the event, the City of Cornelia and the Cornelia Library were vital in helping promote the event. Chick-fil-a in Cornelia also attended the event and passed out goodies to all of those in attendance. "We're already looking forward to next year," Childers said. "This is becoming an awesome tradition for North Main Credit Union and our local community."



# Peach State Federal Credit Union

# Lakelands FCU Members Approve Merger

The members of Lakelands Federal Credit Union have approved a merger with Peach State FCU. A vote was held at Piedmont Technical College on March 13th during a Special Meeting of Members. The financial merger, which has been approved by the National Credit Union Administration, is effective April 1, 2018. The merger is the result of a mutual goal on the part of both credit unions' Boards and management to ensure that quality financial services are available throughout the community.

Lakelands was chartered in 1975 to serve the needs of the employees of the Greenwood Mills, Inc. in Greenwood, SC. In October of 2000, they were approved for a community charter, which made it possible to serve anyone who lives, works, worships, or attends school in Greenwood, SC.

"Our decision to merge with Peach State was a strategic action to ensure a strong future for our member-owners and our staff," said Chairman of the Board for Lakelands, Tommy Cox. "With an enhanced suite of products and services, Peach State is better positioned to have a positive impact on the lives of our members and their families."

Marshall Boutwell, President/ CEO of Peach State, is pleased to be able to offer an additional branch to existing members and to bring new products and services to the Lakelands members. "This is an important time for our credit union," he commented. "Peach State is growing rapidly with a goal of meeting the needs of credit union members throughout the entire Northeast Georgia and Southwestern South Carolina areas. We look forward to welcoming Lakelands to the Peach State family."

# CU Launches New Website



Peach State Federal Credit Union has launched a brand new website aimed at providing all visitors with an improved online experience. The responsive and accessible design has a contemporary look and feel, and automatically adjusts to multiple screen sizes quickly and easily across all platforms and devices including computers, tablets and smart phones.

The new design is also ADA compliant, making it accessible for website visitors with disabilities. Details about the credit union's goals to provide an equal experience for all users is detailed in the <u>Accessibility</u> <u>Statement on the site</u>.

"Our new and improved website is easier to use no matter what device the visitor is on and we've streamlined the navigation to help them find important information in fewer clicks," said SVP of Marketing, Kristen Patton. "Accessibility was a primary focus in terms of the revamped design and functionality of the site. We believe that our long-time members as well as those interested in joining the credit union will find it informative and easy to use."

### Branch in Toccoa Marks Further Expansion into Northeast Georgia



Peach State's newest branch in Toccoa was acquired from DOCO Credit Union. The new location marks Peach State's further expansion into the North Georgia area.

Peach State FCU has acquired a branch in Toccoa, GA from DOCO Credit Union. The acquisition aligned with the credit union's long term strategic plan to expand services into the North Georgia area.

"This transition from DOCO to Peach State is in keeping with the values that each organization believes in—a focus on meeting and exceeding the expectations of our members," said Peach State President/CEO, Marshall Boutwell. "We are pleased to be able to bring a smart place to bank to the Toccoa market which provides another convenient location to our members."

The branch will continue to serve DOCO members until September 30, 2018, at which time the branch will exclusively serve Peach State members. The current staff at the Toccoa and former Curahee locations of DOCO will be available to assist in the transfer of accounts and will continue to work at the branch as employees of Peach State.

# Local Students Sponsored in National Competition



Peach State President/CEO, Marshall Boutwell, Wayne Miles, Carlos Barboza, Chef Simone Byron, Jose Martinez, Peach State Chief of Staff, John Fair (Not pictured, Jorge Narvaez, Team Captain)

Peach State Federal Credit Union is proud to announce the sponsorship of five Meadowcreek High School culinary students on their journey to a national competition. The students earned top honors in the 2018 Hospitality Foundation of Georgia ProStart State Championship. Their teacher, Chef Simone Byron, won the 2018 ProStart Teacher of the Year honor.

Chef Byron and her students will be representing Georgia at the national competition in Providence, Rhode Island April 27-29, 2018. The students are receiving some financial support from the school, but needed sponsorships to cover the remaining expenses. Earlier this month they presented their plans to Peach State's executive team and formally requested the sponsorship.

"The students do an excellent job providing catering for the credit union's monthly Board meetings under Chef Byron's leadership. We're so pleased to be a part of this important step in their education," remarked Marshall Boutwell, Peach State's President/ CEO. "We know that they will make us proud."

# Libraries Supported with \$5,000 Donation



Pictured: Peach State Regional Business Executive, Scott Roland; Peach State President/CEO, Marshall Boutwell; Cornelia Library Branch Manager, Annabelle Wiley; Cornelia Friends of the Library President, Carol Hasty; Peach State Chief of Staff, John Fair



Pictured: Peach State Regional Business Executive, Scott Roland; Peach State Chief of Staff, John Fair; Clarkesville Friends of the Library President, Millie Stevens; Clarkesville Library Branch Manager, Wendy Gera; Peach State President/CEO, Marshall Boutwell

Peach State Federal Credit Union has committed to donating \$5,000 to two Northeast Georgia libraries over the next five years. The Cornelia and Clarkesville branches will each receive \$500 per year through 2022 from the credit union beginning this year.

"Peach State's commitment to education and our community leads us to many opportunities that support learning," remarked Marshall Boutwell, Peach State's President/CEO. "This contribution to these local libraries is a natural extension of that commitment. We're proud to support them and the work that they do for our community."

"This donation will allow us to provide more resources for library guests on an ongoing basis and we are so grateful for Peach State's generosity," said Cornelia Library Branch Manager, Annabelle Wiley. "These donations are an important contribution to fostering literacy in our community—we look forward to putting this donation to work," said Clarkesville Library Branch Manager, Wendy Gera.

The Cornelia and Clarkesville libraries are branches of the Northeast Georgia Regional Library System, which has its headquarters in Clarkesville and works with six affiliated libraries in Habersham, Rabun, Stephens, and White Counties.

# **Robins Financial Credit Union**

### Credit Union Opens New Branch



April Bragg, Robins Regional Chamber of Commerce President, John McMath, Robins Financial Credit Union Russell Branch Manager, John Rhea, Robins Financial Credit Union President/CEO, Randy Toms, Mayor, City of Warner Robins, and Christina O'Brien, Robins Financial Credit Union Executive Vice President/COO celebrate the grand opening of the credit union's 21st branch location at 4850 Russell Parkway in Warner Robins.

Robins Financial Credit Union members now have a new branch to choose from in Houston County as the credit union cut the ribbon to celebrate the Grand Opening of their 21st branch location in March of this year. The grand opening event was attended by Robins Financial Credit Union executive staff, Board of Directors, as well as many from the Robins Regional community.

This new 2-story facility is located on the Russell Parkway connector between Lake Joy and Hwy 41 at 4820 Russell Parkway in Warner Robins. The new building houses a full-service branch for the credit union but also includes a state-of-the-art Call Center and Mortgage Department.

The hours of the new facility are Monday-Thursday 8:30 a.m. – 5:00 p.m. and Friday 8:30 a.m. – 6:00 p.m.



Robins Financial Credit Union opens their 21st branch location at 4860 Russell Parkway in Warner Robins. This building will house a full-service branch, Mortgage Department and the credit union's Call Center.

# Staff Revitalizes a Home with Rebuilding Together

Robins Financial Credit Union staff volunteered their Saturday to revitalize a home in Warner Robins with Rebuilding Together.

The work day took place in April, with volunteers completing yard work, rebuilding stairs to a shed, and other home maintenance tasks. The credit union has partnered with Rebuilding Together for over a decade with these revitalization projects. In addition to volunteering, the credit union also made a \$5,000 donation to the organization to assist with their work days.



Robins Financial Credit Union staff perform yard work and other needed tasks at Rebuilding Together Annual Work Day

### CU Continues Sponsorship of Independence Day Celebration

Robins Financial Credit Union recently renewed its sponsorship of the Annual Independence Day Celebration in Warner Robins.

This year's celebration will take place in the parking lot of McConnell-Talbert Stadium on Tuesday, July 3rd. The event will include a musical act from country artist Hunter Hayes followed by fireworks sponsored by Robins Financial Credit Union.

Robins Financial Credit Union has sponsored the Independence Day event since 2002.



Amy Etheridge with Robins Financial Credit Union presents the check to Mayor Randy Toms with the City of Warner Robins

# Robins Financial Credit Union Supports Macon Regional Crimestoppers

Robins Financial Credit Union recently presented Macon Regional Crimestoppers with a donation to the 12th Annual David Pierce Memorial Law Enforcement Dinner. This event will be held on Saturday, May 19th and is designed to help partner law enforcement, community and the media to help keep our community safe.



Dee Dee Côté with Robins Financial Credit Union presents the check to Macon Regional Crimestoppers' Warren Selby and Cpl. Greg Thomas

# United 1st Federal Credit Union

# Credit Union Donates to Southeast Cancer Unit

The Southeast Cancer Unit held their annual fundraising Walk on April 27. United 1st Federal Credit Union's Blackshear and Waycross staff were honored to help raise funds totaling \$4,118!

They held a Valentine basket raffle and sold t-shirts earlier in the year, and cooked ribs , chicken and funnel cakes which they sold from their booth on the evening of the Walk.

There were a total of 25 teams this year whose combined fundraising efforts totaled \$94,000. All of the money raised stays local to help friends and neighbors diagnosed with cancer in Brantley, Pierce and Ware Counties.



Pictured here is part of the United 1st team participating in the Walk

# **Retiring Board Member Honored**



A dinner was held recently at Lang's Marina Restaurant to honor United 1st FCU's longstanding Board of Directors member, Terry Brown. Mr. Brown has been a member of United 1st Federal Credit Union for more than 46 years. He retired from the board of directors in March, having served since 1984.

During that time, he served on the executive committee, the asset liability committee and was also chairman. He was the first chairman to suggest and institute the rotation of board officer posts.

Over the years, Mr. Brown has helped United 1st grow from \$14 million in assets serving some 6,500 members to \$180 million in assets and serving almost 26,000 members.

Georgia Credit Union Affiliates recently named Terry Brown a 2017 Volunteer of the Year. This award honors one credit union volunteer from each of three districts around the state. Volunteers were nominated by credit union professionals and chosen by GCUA's board of directors.

# Conn ection

