

Outlook

A Publication of the New Hampshire Credit Union League



February 9, 2010

February 2010

VOLUME 3 ISSUE 2

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- Granite State Credit Union continues support of Manchester Fire Department accelerant detection canine
- The Great New England Credit Union Show is coming!
- Hsieh, online retail entrepreneur, added to "THINK '10" Conference speakers
- Chapter Meetings
- MemberClose® document partner & RESPA

President's Message

President's Message

by Daniel F. Egan, Jr.

If there is one essential component of credit union success, it is cooperation. It is the foundation upon which all else is built in the credit union world. It is the reason that credit unions have survived and thrived in the last 100 years. As we look forward to the remainder of 2010, cooperation will continue to be the key to our future growth.

[\[FULL STORY\]](#)

Legislative and Regulatory

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[\[FULL STORY\]](#)



Events

The Great New England Credit Union Show is coming! 2nd Annual - Tuesday, April 20 at Boxborough Holiday Inn

On April 20, the New Hampshire and Massachusetts Credit Union Leagues, the Credit Union Association of Rhode Island, and The Warren Group will again host The Great New England Credit Union Show in the Parade Exhibition Room at the Holiday Inn in Boxborough, Massachusetts. This one-day credit union event will present a showcase of services, equipment and technology, as well as seminars of particular relevance for credit unions.
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Hsieh, online retail entrepreneur, added to "THINK '10" Conference speakers

CEO of Zappos.com Will Address "Successful Business Innovations in the New Economy"

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Hsieh's speech is entitled "Successful Business Innovations in the New Economy." THINK '10 will be held April 18-21 at the Fairmont Scottsdale in Scottsdale, Arizona. Registration for the conference is free to credit unions. To learn more and register, go to: www.co-optthink.org.
[FULL STORY]



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Chapter activities are heating up now – no matter what it is doing outside. Until spring arrives, you know that welcoming smiles and friendly laughter will always warm you when you get together with your colleagues at Chapter meetings.
[FULL STORY]

Business Solutions

MemberClose® document partner & RESPA

MemberClose® is the web-based, bundled settlement solution used by over 125 credit unions. One of the companies integrated into the program is our loan document partner, International Document Services (IDS). The IDS "Doc Prep" service provided through MemberClose® provides a point & click solution to a credit union's document needs. Along with providing an unmatched technology solution, IDS also addresses all relevant compliance issues, including those pertaining to the recent RESPA changes.
[FULL STORY]



REALChecking® to strengthen customer acquisition & retention for Deluxe clients

Deluxe Corporation (NYSE: DLX), business partner to nearly 6,500 financial institution clients across North America, has announced an exclusive agreement with BancVue Ltd. that will make BancVue's REALChecking® program available to Deluxe community financial institution clients.



[FULL STORY]

"Social Media Guidelines & Policies" is new white paper from CUNA's HR/TD and Marketing & Business Development Councils

Social media is slowly altering the workplace even while its technology and protocols are evolving. "Social Media Guidelines & Policies" is a new white paper recently published by CUNA's HR/TD Council and the CUNA Marketing & Business Development Council that includes information on the necessity of having a credit union social media policy and what that policy should include.



[FULL STORY]

CO-OP Financial Services extends agreement for STARR network access

[CO-OP Financial Services](#) has extended its electronic funds transfer (EFT) network access agreement with [First Data Corp.'s](#) STAR® Network. CO-OP Financial Services provides [STAR Network](#) access to more than 600 credit union members and counts STAR among its preferred EFT networks.



[FULL STORY]

CUDL announces partnership with Remarketing by GE

CUDL is pleased to announce a new partnership with Remarketing by GE that will help to further your credit union's remarketing efforts and improve returns on vehicles at the auto auction.



FAST, FRIENDLY CREDIT UNION FINANCING.

CUDL's new partnership with GE, combined with our long standing relationship with Manheim as our auction service provider, positions credit unions with access to quality remarketing solutions, higher return values on auctioned vehicles, and the many benefits typically reserved for high-volume clients at auctions.

[FULL STORY]

CUNA Mutual launches online risk assessment tool

CUNA Mutual Group has introduced a new online risk assessment program for its more than 4,600 credit union Plastic Card insurance policyholders.



The tool is designed to assess Plastic Card program risks and indicate whether a credit union's program is in a good, fair, or cautionary state of security.

[FULL STORY]

Credit Union People

Bellman joins St. Mary's Bank Credit Union's Board of Directors

St. Mary's Bank Credit Union has announced the appointment of David H. Bellman to the St. Mary's Bank Credit Union Board of Directors to fill the unexpired term of director Richard Charpentier, who retired from the board as of December 31, 2009.



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Holy Rosary Credit Union names Patrowicz Vice President of Human Resources

Holy Rosary Credit Union (HRCU) announces the promotion of Chris Patrowicz to Vice President of Human Resources.



Starting her career with HRCU in May 2001, Patrowicz joined the credit union as the Director of Human Resources. In this position she managed the daily operations and functions of Human Resources. In 2004, she was promoted to Assistant Vice President of Human Resources where she developed and oversaw revised training programs for new hires, renewed Credit Union policies, and administered benefit programs for staff. During her career at HRCU, she has shown remarkable passion and commitment not only to her work, but to the staff of HRCU.

[\[FULL STORY\]](#)

Calendar

Holiday

The League office will be closed Monday, February 15, in observance of Presidents Day. The League's regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m.



League Calendar

For a listing of upcoming League programs and events, [click here](#).

Careers

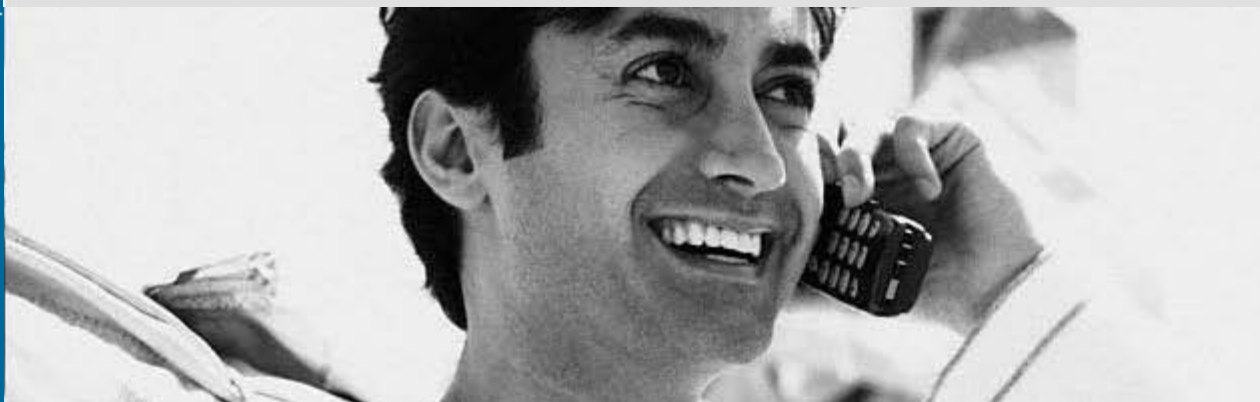
Job Postings

For a complete list of current job postings, [click here](#).

If you would like to have your job listed on the League's website, please submit to jobs@cucenter.org.



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e-Weekly

- [Credit unions can help country's credit and job woes](#)
 The Obama Administration should not overlook credit unions as part of the solution to the country's credit and job woes, Credit Union National Association (CUNA) President/CEO Dan Mica reiterated after the President's State of the Union Address last Wednesday night (*Jan. 27*).
- [NH Banking Department announces escrow rate](#)
 The New Hampshire Banking Department has published the escrow rate for the period February 1, 2010 through July 31, 2010. It is 0.00%.
- [CUNA analyzes CARD Act rule for credit unions](#)
 A comprehensive breakdown of the Federal Reserve Board's (Fed) recently published final rules that restrict a number of credit card practices has been posted to the Credit Union National Association's (CUNA's) website.

View the 2010 e-Weekly Archive

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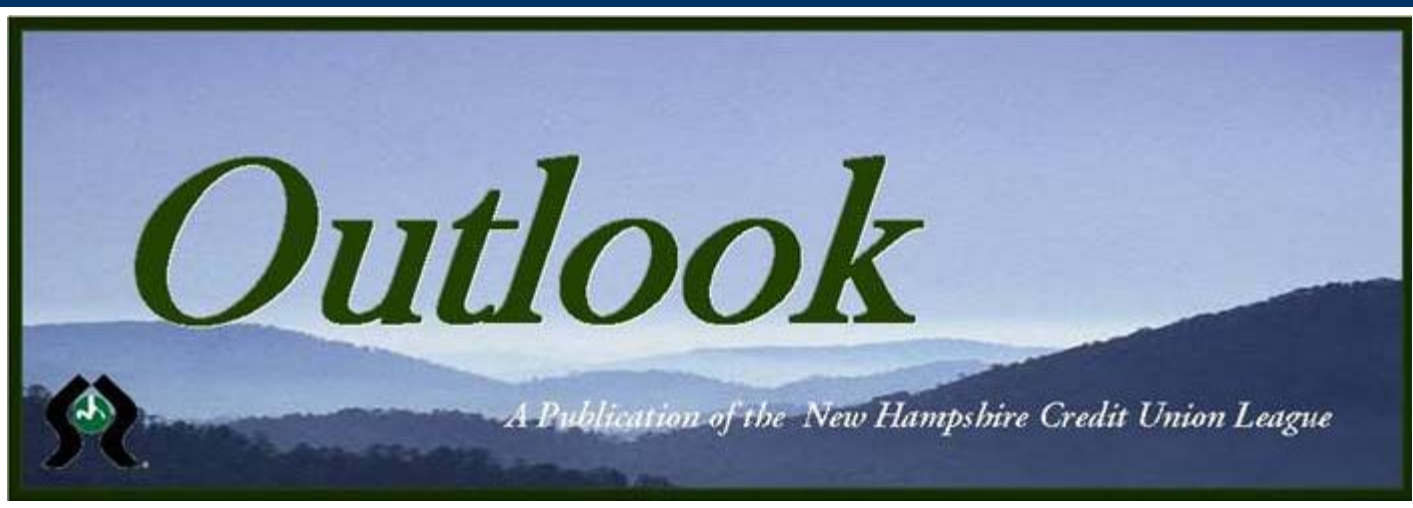
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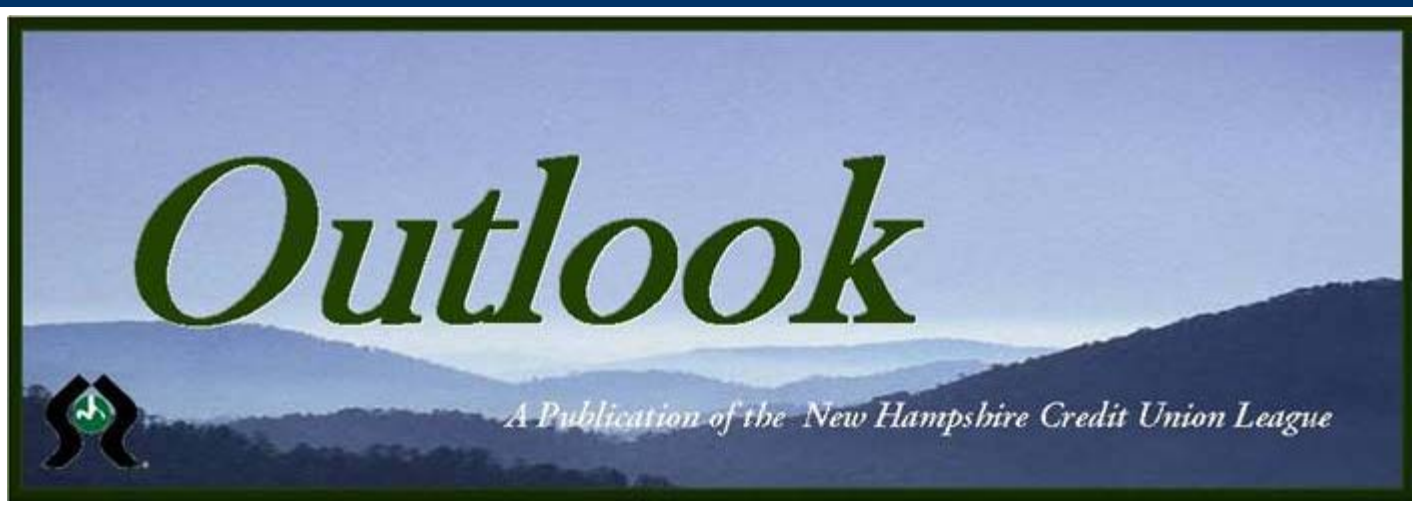
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Chapter activities are heating up now – no matter what it is doing outside. Until spring arrives, you know that welcoming smiles and friendly laughter will always warm you when you get together with your colleagues at Chapter meetings.

[\[FULL STORY\]](#)

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MemberClose® is the web-based, bundled settlement solution used by over 125 credit unions. One of the companies integrated into the program is our loan document partner, International Document Services (IDS). The IDS "Doc Prep" service provided through MemberClose® provides a point & click solution to a credit union's document needs. Along with providing an unmatched technology solution, IDS also addresses all relevant compliance issues, including those pertaining to the recent RESPA changes.

[\[FULL STORY\]](#)



REALChecking® to strengthen customer acquisition & retention for Deluxe clients

Deluxe Corporation (NYSE: DLX), business partner to nearly 6,500 financial institution clients across North America, has announced an exclusive agreement with BancVue Ltd. that will make BancVue's REALChecking® program available to Deluxe community financial institution clients.

[\[FULL STORY\]](#)



"Social Media Guidelines & Policies" is new white paper from CUNA's HR/TD and Marketing & Business Development Councils

Social media is slowly altering the workplace even while its technology and protocols are evolving. "Social Media Guidelines & Policies" is a new white paper recently published by CUNA's HR/TD Council and the CUNA Marketing & Business Development Council that includes information on the necessity of having a credit union social media policy and what that policy should include.

[\[FULL STORY\]](#)



CO-OP Financial Services extends agreement for STARR network access

[CO-OP Financial Services](#) has extended its electronic funds transfer (EFT) network access agreement with [First Data Corp.'s](#) STAR® Network. CO-OP Financial Services provides [STAR Network](#) access

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to more than 600 credit union members and counts STAR among its preferred EFT networks.

[\[FULL STORY\]](#)



CUDL announces partnership with Remarketing by GE

CUDL is pleased to announce a new partnership with Remarketing by GE that will help to further your credit union's remarketing efforts and improve returns on vehicles at the auto auction.



FAST, FRIENDLY CREDIT UNION FINANCING.

CUDL's new partnership with GE, combined with our long standing relationship with Manheim as our auction service provider, positions credit unions with access to quality remarketing solutions, higher return values on auctioned vehicles, and the many benefits typically reserved for high-volume clients at auctions.

[\[FULL STORY\]](#)

CUNA Mutual launches online risk assessment tool

CUNA Mutual Group has introduced a new online risk assessment program for its more than 4,600 credit union Plastic Card insurance policyholders.



The tool is designed to assess Plastic Card program risks and indicate whether a credit union's program is in a good, fair, or cautionary state of security.

[\[FULL STORY\]](#)

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The League office will be closed Monday, February 15, in observance of Presidents Day. The League's regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m.



League Calendar

For a listing of upcoming League programs and events, [click here](#).

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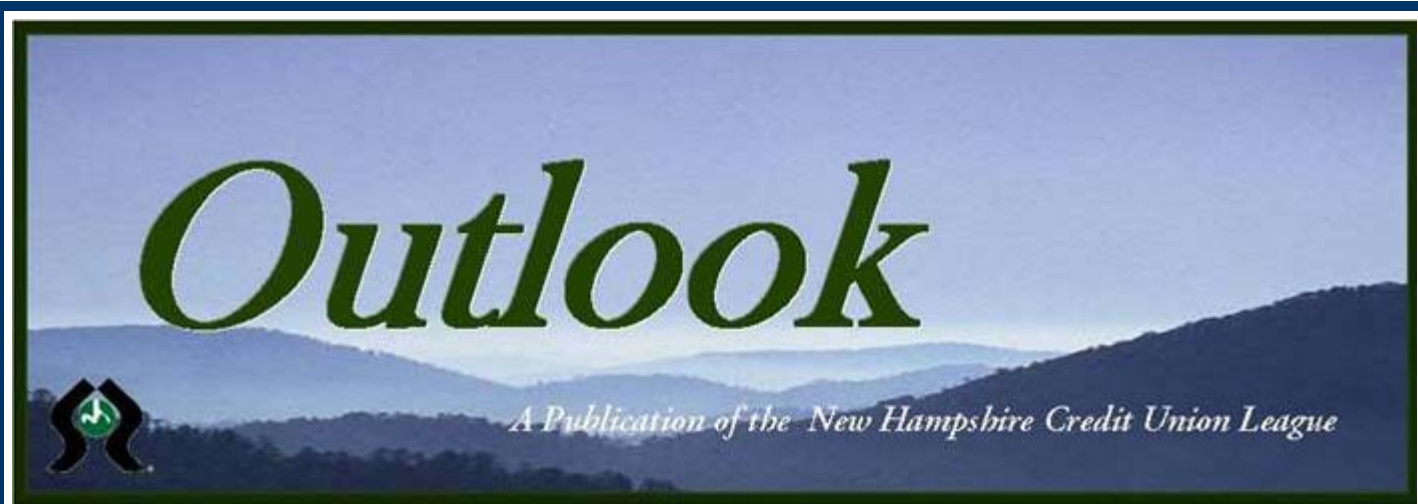
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For a complete list of current job postings, [click here](#).

If you would like to have your job listed on the League's website, please submit to jobs@cucenter.org.

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by Daniel F. Egan, Jr.

If there is one essential component of credit union success, it is cooperation. It is the foundation upon which all else is built in the credit union world. It is the reason that credit unions have survived and thrived in the last 100 years. As we look forward to the remainder of 2010, cooperation will continue to be the key to our future growth.

During the last year, the concept of cooperative credit captured the attention of many media outlets. As banks pulled back from lending in many parts of the country, credit unions continued to make personal loans, car loans and home loans. Rates and fees were reasonable and access to credit was available. As more people realized this, the media took note and decided to ask why. The answer turns out to be simple. Non-profit, consumer financial cooperatives work for the benefit of people, not third party investors.

As banks withdrew from lending and, in some cases accessed taxpayer provided TARP funds in an effort to retain capital, people got a clear picture of the distinction between a for-profit banking system and a not-for-profit cooperative credit union system. The reason Congress and state legislatures established credit unions as a parallel financial alternative to the for-profit banks was never more evident than in 2009.

As we continue to work together for the benefit of the cooperative principles of credit unions, I would like to thank you for your contributions to the success of the League this past year. Despite multiple regulatory and legislative challenges to our structure, operation and deposit insurance, we were able to maintain our independence and be recognized as a positive force in the financial system because we did what we do best – cooperate.

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Federal Reserve issues final rules on Regulation Z rules implementing CARD Act

The Federal Reserve Board (Fed) has recently published a second set of final rules to implement certain provisions of the Credit Card Accountability, Responsibility and Disclosure Act of 2009 (CARD Act), which prohibits and restricts a number of credit card practices. This new rule implements the provisions of the CARD Act that will become effective on February 22, 2010. These include provisions that restrict changes in interest rates, require minimum payment warnings on credit card statements, require co-signers for consumers who are under the age of 21 in order to open an account, and require that payments above the minimum amount be applied to balances with the highest interest rate, in addition to a number of other requirements.

The significant change between these final rules and the proposed version is that the official staff commentary now places significant new restrictions for credit unions that use variable rates with a fixed minimum rate, or "floor." This rule also finalizes the earlier interim final rule that implements the CARD Act provisions that were effective as of August 20, 2009. This includes the requirement to send periodic statements at least 21 days before the payment is due and the requirement to provide a 45-day notice when the rate and certain terms of a credit card account are changed.

Most of the CARD Act provisions apply only to credit cards. However, early last year, the Fed issued comprehensive rules that amend the Regulation Z open-end credit rules, which encompass credit card, as well as other open-end plans, and a number of those are also addressed in the CARD Act. In general, for these provisions, the Fed is not limiting their scope to credit cards if the earlier Regulation Z rules apply them to all open-end accounts, although there are exceptions to this general approach. These final rules incorporate the provisions of the earlier Regulation Z open-end credit rules. The mandatory compliance date for those earlier rules that are not addressed in the CARD Act rules will still be July 1, 2010, unless otherwise noted.

The provisions of the earlier Regulation Z rules that are not addressed in the CARD Act will remain in effect. The provisions of these rules that are inconsistent with the CARD Act provisions have been amended or withdrawn to ensure consistency. The applicable provisions of the unfair and deceptive acts and practices (UDAP) rules that were issued by the National Credit Union Administration (NCUA) early last year have been withdrawn, since they address similar issues.

In general, the provisions that apply only to credit cards will not apply to charge cards, home equity lines of credit (HELOCs) even if they are accessed by a credit card, and will not apply to overdraft lines of credit accessed by debit cards. These rules issued under the CARD Act will be effective as of February 22, 2010.

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Credit unions interested in reading more detailed information about these final rules may do so via the League's February, 2009 *Compliance Connection* publication. [Follow this link for information about Compliance Connection and other available compliance resources.](#)

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New NCUA examiner guidance

Guidance to federal examiners to "look beyond financial ratios" to determine a credit union's financial condition—and particularly when examining a low-income (LICU) or community development credit union (CDCU)—was issued January 15 by the National Credit Union Administration (NCUA).

In a Letter to Credit Unions (10-CU-1), NCUA Chairman Debbie Matz noted that the contents of the guidance apply to all federal credit unions, but the primary focus is "to discuss the characteristics, benefits, and unique challenges of low-income credit unions and community development credit unions."

"One of the primary reasons for the creation of credit unions is to make credit available to people of modest means for productive purposes." Matz wrote adding, "This guidance was developed based on discussions with dedicated low-income credit union management."

The agency has been working on the guidance for some time and has been in communication with the National Federation of Community Credit Unions as the guidance developed. The agency released the letter shortly after meeting on January 15 with Credit Union National Association's (CUNA's) Small Credit Union Committee.

The NCUA letter offers 11 pages of guidance to examiners. It clearly defines some operational differences allowed LICUs, which could also apply to many CDCUs, including additional sources of funding and resources from both the NCUA and outside parties. The guidance, in part, tells examiners to consider how these different types of available funding could affect balance sheets.

For instance, the letter said:

- Funding sources such as nonmember deposits, secondary capital, and loans from the Community Development Revolving Loan Fund will affect the financial ratios of these usually small credit unions;
- In addition to the effects of the additional funding, examiners must also consider the unique characteristics of members in LICUs and CDCUs;
- Moreover, examiners should recognize that LICUs and CDCUs systematically show higher operating costs than other credit unions because of the nature of the field of membership they serve.
- Similarly, delinquency rates at LICUs and CDCUs, while often higher than other credit unions, do not automatically translate proportionally into charge-offs.

Use the resource link below to access the NCUA letter.

[Letter to Credit Unions \(10-CU-1\)](#)

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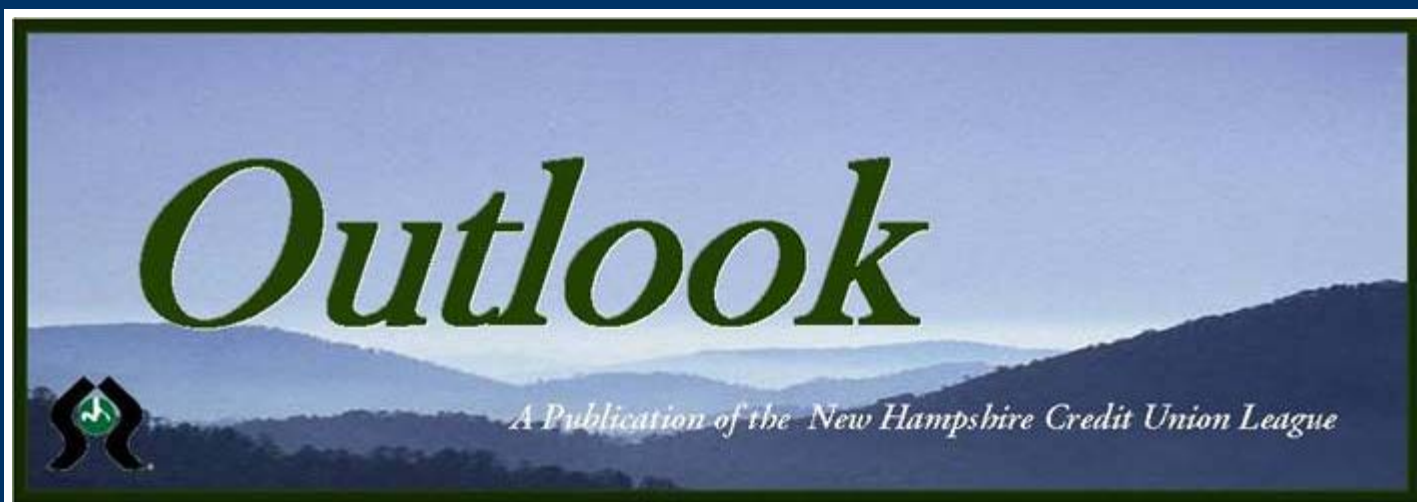
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Hildreth sets new minimum escrow rate

Bank Commissioner Peter C. Hildreth has announced to applicable trade associations, pursuant to New Hampshire RSA 384:16-c and 384:16-e, the minimum interest rate payable on monies on deposit in escrow accounts maintained for the payment of taxes or insurance premiums related to loans on property secured by real estate mortgages.

"Said rate shall be 0.00% and shall be effective commencing February 1, 2010 and shall remain in effect until the next rate announcement on August 1, 2010."

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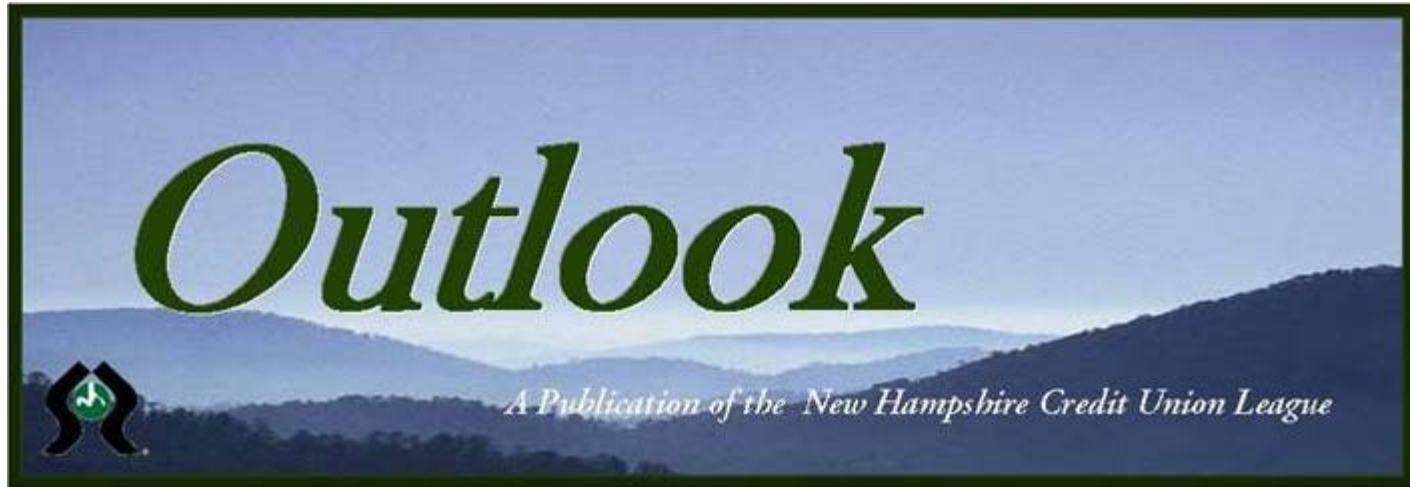
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New FCRA allowable-charge ceiling announced

As of January 1, 2010, the Federal Trade Commission (FTC) ceiling on allowable charges under Section 612 Fair Credit Reporting Act (FCRA) dropped to \$10.50, down from the \$11 ceiling in 2009.

Section 612 of the FCRA covers when a consumer has a right to get a free credit report and 612(f) addresses the cost that a credit bureau can charge a consumer for a credit report that it does not have to give for free.

Since 1996, the FTC has been required to increase an \$8 figure referred in the law on January 1 each year to reflect changes in the Consumer Price Index (CPI). According to the FTC, the CPI increased 33.98% between the 1997 FCRA effective date and September 2009.

"This increase in the CPI, and the requirement that any increase be rounded to the nearest fifty cents, results in a maximum allowable charge of \$10.50 effective January 1, 2010," the FTC noted in a recently published Federal Register document.

For more information see the [Federal Register Document](#).
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New subsidy extension for continuation of health benefits under COBRA

The Government has extended the COBRA subsidy program for individuals who have been involuntarily terminated and who are assistance-eligible individuals (AEI) under the American Recovery and Reinvestment Act of 2009 (ARRA).

ARRA provides individuals who were involuntarily terminated to continue their COBRA coverage by paying only 35 % of the monthly premium, and the former employer would continue the remaining 65% of the premium and receive a tax credit for that payment. Under ARRA, that subsidy covered eligible individuals who had a loss of coverage that occurred during the period of September 1, 2008, and ended December 31, 2009. The Subsidy Extension expands the end date to February 28, 2010; and expands the months of subsidized from nine (9) to fifteen (15).

An AEI who exhausted the subsidy and then began paying the full COBRA premium will now be eligible for six additional months of the COBRA subsidy, as well as a refund or credit for the amount of the premium overpayment. An AEI who let COBRA lapse because he/she could not afford the additional premiums after the subsidy, will now be allowed to pay the reduced COBRA premiums retroactively by the later of February 19, 2010, or thirty (30) days after receiving notice of the Act's COBRA Subsidy Extension, in order to reinstate the subsidy for an additional six (6) months. Employers will still be able to be reimbursed via a tax credit.

The Subsidy Extension provides for a transition period to allow individuals whose COBRA subsidy coverage lapsed before December 21, 2009, to now pay premiums retroactively and maintain COBRA coverage. There are employer requirements to comply with the Subsidy Extension:

- Employers must provide a notice explaining the Act's extension of COBRA rights to individuals who were AEIs on or after October 31, 2009. This notice must be provided within sixty (60) days of the Act's enactment, or by February 19, 2010.
- Employers must provide notice of eligibility for the COBRA subsidy to individuals terminated from employment between October 31, 2009, and February 28, 2010.
- Employers must notify AEIs who exhausted their nine (9)-month COBRA subsidy that they are eligible for either (a) a refund or a credit for premium overpayment, or (b) reinstatement of the COBRA subsidy at the reduced rate.

The Department of Labor has not yet released finalized model notices, but the League will provide this information as soon as possible. In the meantime, you can go to www.dol.gov/COBRA for additional information, updates on model notices, questions

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and answers, etc. Please call Beverly Purtell, vice president of human resource management, at bpurtell@cucenter.org or 800-842-1242 for additional support.
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Check fraud is 2009 big-growth area for SARs

Mid-year numbers for 2009 indicate a shifting focus of suspicious activity reports (SARs) with a 19% increase in check-fraud reports and a 36% jump in counterfeit check SARs filed by credit unions and other depository institutions.

Those figures, provided by the Financial Crimes Enforcement Network's (FinCEN's) most recent "SAR Activity Review-By the Numbers" report, also revealed the following: SARs filed by money services businesses showed a 76% increase in suspected fraud involving Traveler's Checks; SARs filed by casinos indicated an 18% rise in suspicious activity involving checks; and, there was a 19% spike in SARs by the securities and futures industries involving check fraud.

The figures result from a comparison to activity for the corresponding time periods from the previous year. A much smaller increase—just one percent—was noted for SARs filings indicating suspected mortgage loan fraud. However, FinCEN underscored that suspected mortgage fraud reports remain at a historically high level. Prior to the current report, mortgage-fraud SARs witnessed six straight years of double-digit growth.

"FinCEN remains focused on its proactive efforts to assist state, local, and federal investigators in efforts to use SARs to crack down on mortgage fraud and foreclosure rescue scams, and to identify other emerging trends and patterns," said FinCEN Director James H. Freis, Jr. in a release accompanying the report. "Fraudulent and criminal activity is seldom static and predictable. Each financial industry sector has an important role to play in identifying these activities."

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Credit unions respond, send relief for Haiti

Some time has gone by since the massive earthquake took such a terrible toll on Haiti. Since then, the news coverage has shown the tremendous devastation that the people have suffered. The American people have responded with characteristic generosity, but still more must be done. Many organizations and individuals want to help but are unsure what charities are going to make the best use of the funds they receive.

One way that credit unions can help is to send donations to Haiti through www.CUAid.coop. This website is operated by the [National Credit Union Foundation](http://www.ncuf.org) (NCUF) in conjunction with the [World Council of Credit Unions](http://www.woccu.org) (WOCCU). The site has activated the online disaster relief system CUAid.coop to raise money for credit union employees, volunteers, and members. Haiti is home to an active credit union movement with 175 credit unions serving 404,090 members according to WOCCU.

The money has started to pour into this fund from credit unions. According to Valerie Breunig, executive director of the Worldwide Foundation for Credit Unions, the international charitable arm of the World Council of Credit Unions, hundreds of thousands of dollars have been collected.

Deductions made through www.CUAid.coop are tax deductible. The National Credit Union Foundation (NCUF) dedicates 100% of disaster relief donations to grants. NCUF does not use disaster relief donations to pay for the CUAid.coop web platform, travel to disaster areas, or any of NCUF's costs to administer the national disaster relief program for credit unions.

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Northeast Credit Union donates \$10,000 to New Hampshire Food Bank

Donation made on behalf of credit union staff and volunteers

The New Hampshire Food Bank announced that they received a \$10,000 donation from Northeast Credit Union. Peter Kavalauskas, president and CEO of Northeast Credit Union (NECU), was on hand to present the check to Melanie Gosselin, executive director at the New Hampshire Food Bank. The donation was given on behalf of Northeast Credit Union employees, volunteers and board members. The timely arrival will help the Food Bank to stock their shelves after the holidays, when donations drop off drastically, but the need remains the same.

"We are extremely grateful to Northeast Credit Union for their generous donation that will give us a boost as we come out of the holidays and into a time where donations typically are harder to come by," said Gosselin.

With winter now upon us and the economy still struggling, more and more people are wondering where they will get their next meal and may have to choose between heating their homes and feeding their families. The New Hampshire Food Bank feels the effects of the economy, as they have seen a 30-40% increase in demand. It is donations such as these that will help the Food Bank as they work hard to meet the growing need.

"We recognize the extreme need to support our local communities, particularly during the holiday season when so many families are working hard to make ends meet and struggling to place food on their tables," said Kavalauskas.

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Peter Kavalauskas, president and CEO of Northeast Credit Union, presents Melanie Gosselin, executive director of the New Hampshire Food Bank with a check for \$10,000.

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Granite State Credit Union continues support of Manchester Fire Department accelerant detection canine

Granite State Credit Union (GSCU) is again lending its support to the Manchester Fire Department (MFD), through its continued sponsorship of fire accelerant detection canine, named Wynett. "We recognize the dedication demonstrated by our local fire fighters, and it is important to note that Wynett not only serves the Greater-Manchester area, but also the entire region," shares Denise Caristi, GSCU president and CEO. "As a New Hampshire-based financial institution, we believe lending our support as good neighbors through the underwriting of her care, benefits all of the New Hampshire communities we serve."



(Left to Right) Denise L. Caristi, Granite State Credit Union president/CEO, MFD Chief James Burkush, Fire Inspector Mitchell Cady and Fire Accelerant Detection Canine Wynett.

Wynett, who received her ATF training in Virginia in 2009, was joined by her handler, Inspector Mitchell Cady and MFD Chief James Burkush to receive a check from the credit union to assist in defraying the costs associated with her annual care.

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The Great New England Credit Union Show is coming!

2nd Annual - Tuesday, April 20 at Boxborough Holiday Inn

On April 20, the New Hampshire and Massachusetts Credit Union Leagues, the Credit Union Association of Rhode Island, and The Warren Group will again host The Great New England Credit Union Show in the Parade Exhibition Room at the Holiday Inn in Boxborough, Massachusetts. This one-day credit union event will present a showcase of services, equipment and technology, as well as seminars of particular relevance for credit unions.



The Great New England Credit Union Show will bring a host of experts in the financial services field to present the newest breakthrough products and services in the credit union marketplace. "We're delighted to partner with The Warren Group to produce this important event for the credit union community," said Bonnie Doolin, League SVP. "Together we can provide exposure to a broader range of resources for credit unions than either organization could do singly."

Industry consultants will be available to meet with attendees to discuss their credit unions' specific needs. According to Vincent Valvo, group publisher and editor in chief of The Warren Group, over 80 suppliers are expected to present their latest resources and technology for the credit union industry.

In 2009, The Great New England Credit Union Show's debut brought over 500 attendees to Boxborough. These CEOs, senior and middle managers of credit unions were delighted with the array of professionals in their fields who were available to discuss the specific issues these credit union managers looked to address. Comments like "best show I've been to" and "I've never been to such a comprehensive show so close to the credit union before," were common among attendees.

The Great New England Credit Union Show was designed for credit union management, mortgage experts, and other financial services professionals as a central forum to learn about new services and technology and industry trends in an easily accessible location. "We chose the Boxborough site for several reasons, its central location, the size of the exhibit hall and the availability of convenient meeting space for seminars – all with plenty of free parking," Valvo added. "All in all, it's a nice fit."

There is a registration fee of \$25.00 per each credit union staffer and official or \$495.00 for non-credit union attendees. However, credit union employees who are registered through an exhibitor are complimentary!

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For more information or to register for The Great New England Credit Union Show, complete details are available by clicking the icon on the League's website www.nhcuh.org or going directly to the website for the show <http://www.greatcushow.com/>.
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CEO of Zappos.com Will Address "Successful Business Innovations in the New Economy"

Tony Hsieh, CEO of billion-dollar-a-year online shoe retailer Zappos.com, Inc., has been added to the THINK '10 Conference and will address how credit unions can adopt their own successful online retail strategies.

Hsieh's speech is entitled "Successful Business Innovations in the New Economy." THINK '10 will be held April 18-21 at the Fairmont Scottsdale in Scottsdale, Arizona. Registration for the conference is free to credit unions. To learn more and register, go to: www.co-opthink.org.

"Online retailing of products and services is a key part of the new competitive landscape for credit unions," said Stan Hollen, president/CEO of CO-OP Financial Services, the conference organizer. "Zappos.com has revolutionized online retailing by relentlessly focusing on customer service."

Founded in 1999, Henderson, Nevada-based Zappos.com grew sales from \$1.6 million in 2000 to more than \$1 billion in 2008. In addition to shoes, the company is branching out to clothing, eyewear, watches, and other lines of apparel. In November, Seattle, Washington-based Amazon.com, Inc., the nation's largest online retailer, acquired Zappos.com for shares worth \$1.2 billion.

Prior to joining Zappos.com in 2000, the 36-year-old Hsieh co-founded Venture Frogs, an investment firm specializing in Internet startups. Before that, Hsieh co-founded LinkExchange, an advertising network that was sold to Microsoft for \$265 million in 1998. Hsieh's reputation as an innovative entrepreneur and manager has earned him 1.6 million followers on Twitter.



Tony Hsieh



The annual THINK conference from CO-OP Financial Services delivers top level strategic advice from outstanding thought leaders in a variety of fields so that credit union leaders can aggressively move their institutions forward. THINK '10's theme is "Resetting Priorities for a New Landscape" and will focus on how credit unions can do more with less in this challenging economy.

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Previously announced THINK '10 speakers include Bob Herbold, former chief operating officer of Microsoft Corp.; Tim Sanders, former chief solutions officer of Yahoo! Inc.; and Dave Schembri, chief executive officer of smart USA.

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Upcoming Meetings...

Monadnock Chapter

Tuesday, March 9

NGM Employees Federal Credit Union, Keene

Program

Bill Nagle, SVP, Credit Union Training and Resource Delivery

BSA Training

6:00 p.m. Social Networking

6:30 p.m. Dinner

Northern Chapter

Tuesday, May 4

Town and Country Motor Inn, Gorham

Program

Make-A-Wish® Silent Auction

5:00 p.m. Social Time

5:45 p.m. Business Meeting

6:00 p.m. Guest Speaker

6:30 Dinner

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The IDS document solution is completely flexible and can be tailored to each individual credit union's needs.



There are no setup, licensing, or ongoing maintenance fees associated with this program. A credit union can elect to use only the Initial Disclosure component or the entire closing package or both. All packages are specific to the applicable state.

For more information, please contact Lisa Costello (lcostello@cucenter.org) of Members Insurance Agency at 1-888-746-2476.

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REALChecking® to strengthen customer acquisition & retention for Deluxe clients

Deluxe Corporation (NYSE: DLX), business partner to nearly 6,500 financial institution clients across North America, has announced an exclusive agreement with BancVue Ltd. that will make BancVue's REALChecking® program available to Deluxe community financial institution clients.

REALChecking® is a system of innovative deposit products including REWARDChecking®, REALSaver™, REALGiving® and REALTunes® that are proven to drive non-interest income, attract new account holders, and increase retention for community financial institutions. BancVue supports each product with research-based marketing, data-driven consulting, and automated software.



"We're proud to make the REALChecking® system available to our financial institution customers," said Susan Eick, vice president of financial services marketing at Deluxe Corporation. "REALChecking® not only enhances the banking experience for consumers, it helps the community financial institutions offering the system achieve their business goals."

Deluxe Corporation and BancVue are both dedicated to helping community financial institutions build lasting relationships with their customers. With this exclusive agreement, Deluxe brings new channels for BancVue's relationships with financial service associations that serve thousands of credit unions and community banks.

"Deluxe has a reputation built on integrity, flexibility and superior customer service," said Susan Sierota, CMO of BancVue. "They are the perfect partner for us in our efforts to help community financial institutions around the country drive non-interest income, attract new account holders and increase retention."

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"Social Media Guidelines & Policies" is new white paper from CUNA's HR/TD and Marketing & Business Development Councils

Social media is slowly altering the workplace even while its technology and protocols are evolving. "Social Media Guidelines & Policies" is a new white paper recently published by CUNA's HR/TD Council and the CUNA Marketing & Business Development Council that includes information on the necessity of having a credit union social media policy and what that policy should include.

The white paper is a result of conversations by participants during the CUNA Marketing & Business Development Council's [webinar series on social media](#) held last fall. Many participants saw the need for a social media policy but did not have a policy in place and did not know where to start. The two councils commissioned this white paper soon afterward.



"A lot of credit unions used to think that having a social media policy meant having something in place that says whether employees could access social media websites on company time," said Christopher Morris, CUNA Councils web manager and the first speaker in the social media webinar series. "That's not enough anymore – credit unions need to have guidelines in place to ensure that employees don't inadvertently harm their brand online. For example, what do you do if a staff member posts negative comments about work on their personal twitter account or blog?"



There is no denying the numbers for some of the media: Facebook users now have an estimated 300 million accounts. It is an online vehicle for friends to stay in touch with each other by joining or "friending" another on Facebook. New employees are using its pages to become acquainted with their co-workers before they start their new positions. Human resource recruiters are also reviewing potential candidates on their Web pages, determining if the candidate should be hired. Also, many workplace conversations are taking place on Facebook, for instance, while some provide an open door to worker's lives outside of their jobs.

But employees and executives are also growing confused about what is appropriate behavior in this new, developing environment. Some sort of written guidelines or policies are advisable to provide answers to recurring questions. One set of social media protocols will not fit all organizations. The culture of an organization along with the allocation of time, expertise and funding that are devoted to a social media presence should be the determining factors in the development of policies or guiding principles.

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CUNA Council members are entitled to complimentary copies of these and more than 200 white papers; non-members may purchase the white papers for a price of \$50 per copy.

The paper is available online in the [white paper section](#) of www.cunacouncils.org – select the "Marketing & BizDev" or "HR/TD" tab.
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[CO-OP Financial Services](#) has extended its electronic funds transfer (EFT) network access agreement with [First Data Corp.'s](#) STAR® Network. CO-OP Financial Services provides [STAR Network](#) access to more than 600 credit union members and counts STAR among its preferred EFT networks.

CO-OP Financial Services and STAR have worked together since 1985 to ensure member credit unions have secure and reliable network access. The long-term participation by CO-OP Financial Services in STAR has helped STAR to be one of the nation's leading EFT networks with more than two million retail and ATM locations.



"Our long-standing relationship is a testament to the convenient and dependable service CO-OP Financial Services can provide to our members through the STAR Network," said Stan Hollen, president/CEO, CO-OP Financial Services.

"Continuing to provide exceptional value is a key component to long-term relationships, and we are honored to be a trusted partner for CO-OP Financial Services," said Kevin Barry, general manager, STAR. "The ways that people choose to pay are evolving, and we are committed to helping CO-OP Financial Services and its credit union members offer options that best serve their customers' needs."

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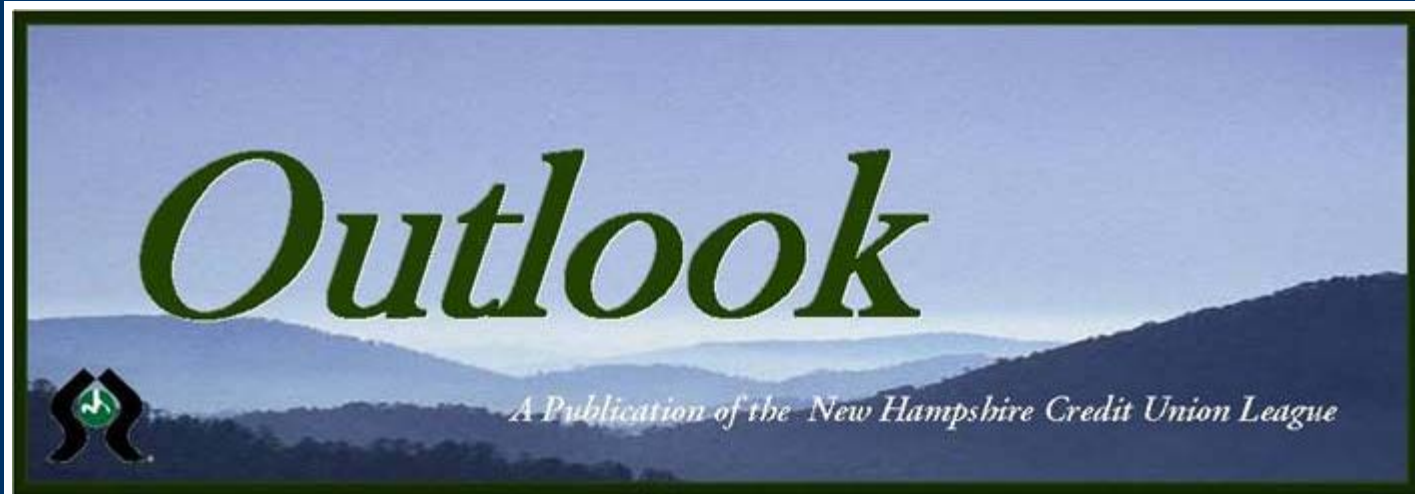
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CUDL announces partnership with Remarketing by GE

CUDL is pleased to announce a new partnership with Remarketing by GE that will help to further your credit union's remarketing efforts and improve returns on vehicles at the auto auction.



CUDL's new partnership with GE, combined with our long standing relationship with Manheim as our auction service provider, positions credit unions with access to quality remarketing solutions, higher return values on auctioned vehicles, and the many benefits typically reserved for high-volume clients at auctions.

This is an ideal situation for credit unions looking to improve its return on investment (ROI) on vehicle repossessions!

Remarketing Program Benefits include:

- Promotional Event Strategy - Credit union access to elite sales position and premium sales times
- Professional Expertise - Sales day representation and Vendor management from GE
- Appearance & Reconditioning - Reconditioning consultation, approval, and audit, as well as Return on Investment management expertise
- Performance Measurement - Cycle time, gain loss on each sale, and gross & net return to market information
- Technology - Operational efficiencies and reduced cycle times

Please join us along with many New England area credit unions as we host an exciting Credit Union Day at the Auction, Tuesday, March 9, 2010, at American Auto Auction, 23 Williams Street, Dighton, Massachusetts.

In addition to the live auction, the tour includes:

- Dent Wizard – The art and science of painless dent removal
- Vehicle Detailing – Making “cents” for the lender
- Vehicle check-in and inspection process
- Reconditioning and mechanical shop
- Vehicle pricing process – Maximizing ROI



Registration for this event is free for all credit unions! Space is limited. To reserve your spot(s) for this informative event, please register by February 24 to Nancy Nadeau,

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administrative coordinator, Northeast nancy.nadeau@cudl.com or 508-229-5610, Ext. 1

For a copy of the morning agenda, to RSVP, or for any questions, please contact Tom Sawvelle, CUDL New England States area manager, at 800-842-1242, Ext. 329 tom.sawvelle@cudl.com.

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CUNA Mutual launches online risk assessment tool

CUNA Mutual Group has introduced a new online risk assessment program for its more than 4,600 credit union Plastic Card insurance policyholders. The tool is designed to assess Plastic Card program risks and indicate whether a credit union's program is in a good, fair, or cautionary state of security.

The Plastic Card Risk Assessment functionality contains 24 multiple-choice questions that can be completed in less than 20 minutes. The credit union receives recommendations based on their responses.



This is the second online risk assessment module offered by CUNA Mutual's Credit Union Protection division. It joins the Disaster Preparedness assessment tool launched in 2009. That program allows credit unions to review their vulnerabilities to disasters and take recommended action based on risks, loss controls, and credit union best practices.

More online risk assessment modules will be added and announced during 2010, said CUNA Mutual. For more information, use the link. [CUNA Mutual Group Protection Resource Center](#).

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Bellman joins St. Mary's Bank Credit Union's Board of Directors

St. Mary's Bank Credit Union has announced the appointment of David H. Bellman to the St. Mary's Bank Credit Union Board of Directors to fill the unexpired term of director Richard Charpentier, who retired from the board as of December 31, 2009.

"David is a distinguished New Hampshire professional with tremendous vision and business acumen," said Ovide M. Lamontagne, chairman of St. Mary's Bank Credit Union's Board of Directors. "He has made great contributions to the Manchester business community as a successful entrepreneur, inventor, and volunteer. We are excited to welcome a leader with such experience and talents to our board."

Bellman is president and co-founder of Bellman Jewelers, Inc., one of New England's largest retailing/manufacturing jewelers. He is also the inventor of the AquaSonic Jewelry Cleaner and the president and founder of Black Diamond Industries, distributors of the AquaSonic Jewelry Cleaner.



David H. Bellman

Through his extensive volunteer activities, Bellman supports and promotes small business, local culture, and philanthropy. He serves as a trustee for the Frederick Smyth Institute of Music, director for the Amoskeag Business Incubator, chairman of the SNHU Presidents Circle, and director for Moore Center Services. He is also an advisory board member of Manchester Community Television, the SNHU Center for Entrepreneurship & Social Innovation, and Manchester Community College. He is the New Hampshire spokesperson for the Jewelers of America, a national jewelry trade organization.

In 2006, Bellman received the Southern New Hampshire University Distinguished Service Award for his leadership, dedication, and loyal service to Southern New Hampshire University.

Bellman is a graduate of the University of Southern California, Graduate School of Business Administration's Executive Program, Jewelers Management Institute, and holds a graduate degree from the Gemological Institute of America. He has attended Massachusetts School of Law in Andover, Massachusetts and has a BS degree in business finance from Southern New Hampshire University.

Bellman resides in Hooksett and has three grown children.

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Holy Rosary Credit Union names Patrowicz Vice President of Human Resources

Holy Rosary Credit Union (HRCU) announces the promotion of Chris Patrowicz to Vice President of Human Resources. Starting her career with HRCU in May 2001, Patrowicz joined the credit union as the Director of Human Resources. In this position she managed the daily operations and functions of Human Resources. In 2004, she was promoted to Assistant Vice President of Human Resources where she developed and oversaw revised training programs for new hires, renewed Credit Union policies, and administered benefit programs for staff. During her career at HRCU, she has shown remarkable passion and commitment not only to her work, but to the staff of HRCU.



Chris Patrowicz

Prior to joining HRCU's team, she was employed at Webster First Federal Credit Union in Massachusetts. There she began her financial career as a teller/member service representative and worked her way up the corporate hierarchy to Vice President of Human Resources & Marketing.

Patrowicz is a graduate of Babson College in Financial Studies and Northeastern University where she is "certified" in Human Resources and Employment Law. In addition to this, she has her paralegal degree and is a certified trainer, graduating from CUNA Management School in Madison, Wisconsin.

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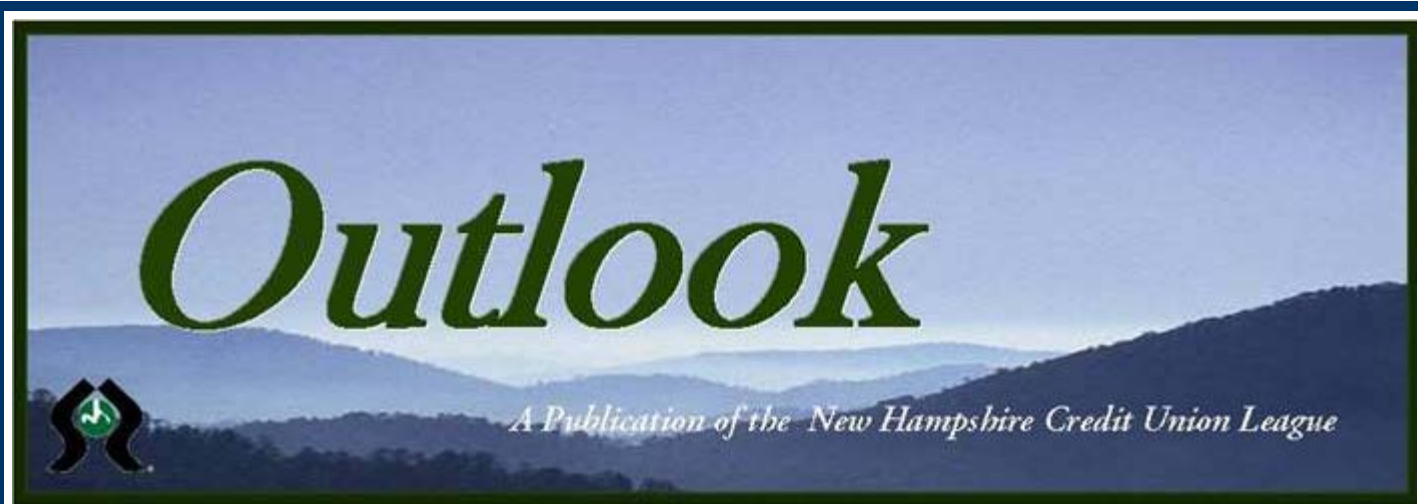
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The League office will be closed Monday, February 15, in observance of Presidents Day. The League's regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m. [\[PRINTER FRIENDLY VERSION\]](#)



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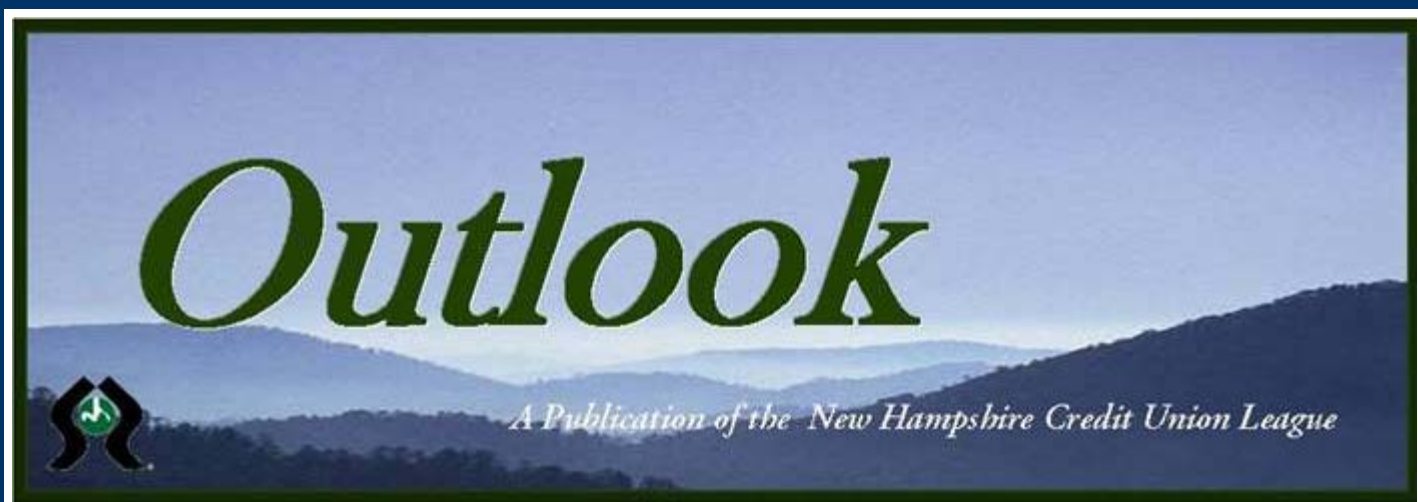
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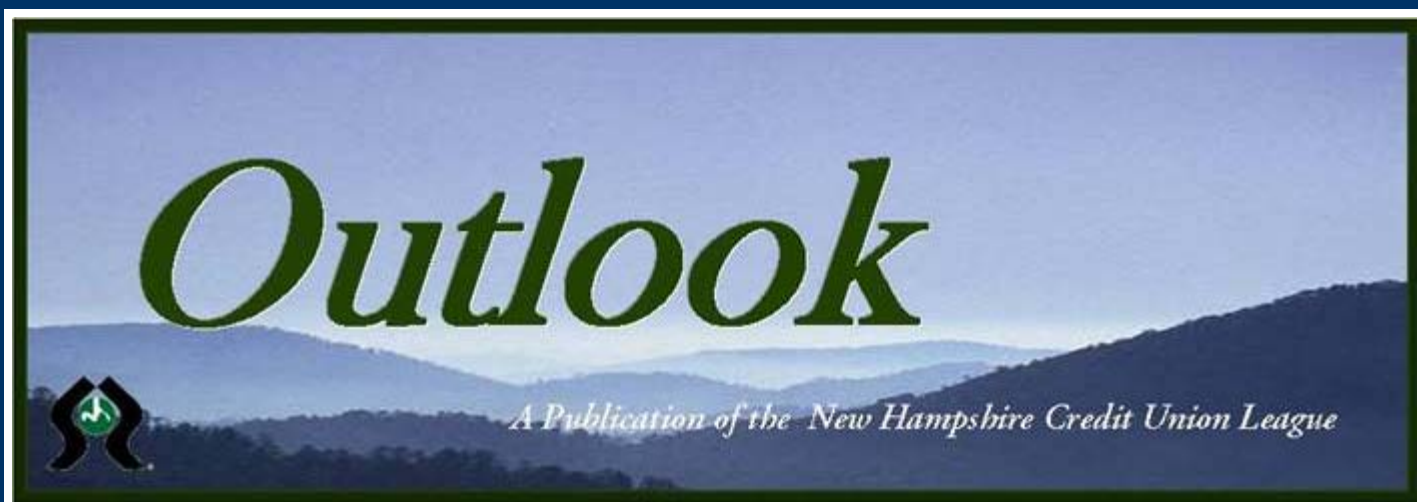
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For a complete list of current job postings, [click here](#).

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President's Message

President's Message

The celebration of the 100th anniversary of credit unions in 2009 took a strange and unexpected turn with the subprime mortgage collapse and the resulting fall out for the international economy. With the announced losses in corporate credit union investment portfolios in early 2009 and the 5.9 billion dollar charge to the National Credit Union Share Insurance Fund, it appeared that 2009 would be anything but a celebratory year for credit unions. At the same time, the Obama Administration was preparing a plan for the total overhaul of the federal regulatory structure with the goal of consolidation and the elimination of separate regulators for financial depository institutions.

[\[FULL STORY\]](#)

Legislative and Regulatory

Mica letter to the editor published in *Washington Post*

Credit Union National Association President and CEO Dan Mica wrote a letter to the editor that appeared in the Tuesday, December 29, edition of *The Washington Post*.

[\[FULL STORY\]](#)

Senate joins House with MBL cap-lift bill

A bill to increase credit union member business lending (MBL) to 25% of assets was introduced Monday, December 21, in the Senate by Senators Mark Udall (D-Colo.), Charles Schumer (D-N.Y.), Barbara Boxer (D-Calif.), Joseph Lieberman (I-Conn.), Olympia Snowe (R-Maine), Susan Collins (R-Maine) and Kirsten Gillebrand (D-N.Y.). The Credit Union National Association (CUNA) strongly supports the measure, S 2919. Similar bipartisan legislation was introduced in the House last July by Representatives Paul Kanjorski (D-Pa.) and Ed Royce (R-Calif.).

[\[FULL STORY\]](#)

Cramdown effort fails; House passes regulatory reform

In the legislative rush before the holiday break, the House of Representatives passed H.R. 4173, Wall Street Reform and Consumer Protection Act, by a vote of 223 to 202, after an amendment that would have changed the bankruptcy code to permit judicial mortgage modification in Chapter 13 bankruptcy proceedings was defeated.

[\[FULL STORY\]](#)

Congress approves funding for credit union programs

The U.S. Senate recently passed H.R. 3288, an appropriations bill that will, among

Kitchen and shelter

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The Great New England Credit Union is coming!

Obama's campaign manager to Keynote 2010 Marketing & Business Development Council Conference

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other things, remove the borrowing cap on the National Credit Union Administration's (NCUA) Central Liquidity Facility (CLF) funds and increase the amount of funding available to the NCUA's Community Development Revolving Loan Fund (CDRLF).
[FULL STORY]

Matz seeks alternate capital, PCA reform

In a December 7 letter to Representative Barney Frank (D-Mass.), National Credit Union Administration Chairman Debbie Matz asked for legislators to address issues with prompt corrective action (PCA) capital standards by allowing qualified credit unions "to issue alternative forms of capital to supplement their retained earnings."
[FULL STORY]

CUNA continues push for alternate capital

Noting that the issue continues to be a priority for many credit unions, the Credit Union National Association (CUNA) pushed its efforts to get the Obama Administration on board with the idea of alternative sources of capital for credit unions.
[FULL STORY]

Treasury urged to investigate potential mortgage fraud

The Credit Union National Association (CUNA) recently encouraged U.S. Department of the Treasury General Counsel George Madison to "undertake an expeditious investigation into a troubling matter that involves the fraudulent conveyances of residential mortgage loans to the Federal National Mortgage Association (FNMA)."
[FULL STORY]

2010 HMDA exemption remains the same

The Federal Reserve Board published its annual notice and final rule of the asset-size exemption threshold for depository institutions under Regulation C, which implements the Home Mortgage Disclosure Act (HMDA). The asset-size exemption for depository institutions will remain at \$39 million, which was the level set for 2009. The threshold is based on the annual percentage change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPIW) for the twelve-month period that ended in November.
[FULL STORY]

CU News

Citizen's Bank pulls out of SUM Network

As of January 1, Citizen's Bank no longer participates in the SUM selective ATM surcharge program. Citizen's is removing over 200 machines from the network in New Hampshire, Massachusetts and Rhode Island.

[FULL STORY]



IRS announces 2010 standard mileage rates

The Internal Revenue Service (IRS) recently issued the 2010 optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, medical, or moving purposes.

[FULL STORY]

Community Involvement

Homes for Our Troops "Build Brigade" constructs a home for a local hero

Despite freezing temperatures, hundreds of volunteers, including many from area credit unions, joined the Homes for Our Troops "Build Brigade" on the weekend of December



11-13 in Middleboro, MA, to build a specially adapted home for Army SSG Michael Downing and his family. SSG Downing lost his legs in combat in Afghanistan during his second tour of duty there in 2008. The announcement that the Downing's home would be the next one built by Homes for Our Troops was made at the Homes for Our Troops Annual Gala in Boston last June. The New Hampshire and Massachusetts Credit Union Leagues and Credit Union Association of Rhode Island were the title sponsors of that event.
[\[FULL STORY\]](#)



Service Credit Union Wish Trees help needy children

Service Credit Union Wish Trees were in full bloom at 16 branch locations in New Hampshire and online at www.servicecu.org. This holiday season, Service Credit Union and its members made the season brighter for hundreds of children statewide by donating more than 200 gifts.
[\[FULL STORY\]](#)



St. Mary's Bank Credit Union gives \$3,200 to New Horizons soup kitchen and shelter

St. Mary's Bank Credit Union announced it recently donated \$3,200 to New Horizons For New Hampshire, Inc. in Manchester to help fund a computer based volunteer and donation kiosk. The new system will allow New Horizons to more effectively and efficiently track volunteers and donations, which will increase productivity and improve the overall operations of delivering services to the needy.
[\[FULL STORY\]](#)



Make-A-Wish® rolls out the red carpet for wish families at annual holiday party

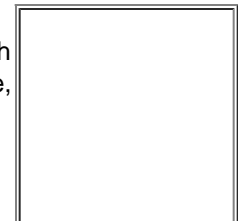
On Sunday, December 6, the red carpet was rolled out for more than 100 wish children and their families at the annual Make-A-Wish® Foundation of New Hampshire's holiday wish family/wish granter reunion. More than 500 in total were greeted by three young gentlemen in tuxedos and posed for the paparazzi as they walked the red carpet into a magical world filled with fun activities for all. The event is held each year to bring families together to enjoy a fun day of meeting new families and reuniting with their wish granters and other volunteers.
[\[FULL STORY\]](#)



A special message. . .

From Julie Baron, CEO, Make-A-Wish® Foundation of New Hampshire

"It is almost impossible to find the words to describe the profound impact you have made on the lives of New Hampshire children with life-threatening medical conditions who become enriched with hope, strength, and joy through the granting of a Wish...
[\[FULL STORY\]](#)





Events

The Great New England Credit Union is coming! 2nd Annual - Tuesday, April 20 at Boxborough Holiday Inn

On April 20, the New Hampshire and Massachusetts Credit Union Leagues, the Credit Union Association of Rhode Island, and The Warren Group will host The Great New England Credit Union Show in the Parade Exhibition Room at the Holiday Inn in Boxborough, Massachusetts. This one-day credit union event will present a showcase of services, equipment and technology, as well as seminars of particular relevance for credit unions.

[\[FULL STORY\]](#)



Obama's campaign manager to Keynote 2010 Marketing & Business Development Council Conference

David Plouffe will speak on the "Effective Use of Social Media"



In today's economy, learning how to deliver an effective message and mobilize members is critical to success. Credit union market and business development professionals can now learn from a leader in harnessing the power of social media, David Plouffe, President Barack Obama's 2008 campaign manager. Plouffe has been tapped to be the keynote speaker at the 2010 CUNA Marketing and Business Development Council (CMBDC) Conference, March 21-24 in Washington, D.C.

[\[FULL STORY\]](#)

Chapters

Chapter Meetings

Happy New Year! The holidays are over now. As the world gets back to business as usual, the Chapters are no exception. So, check out the meetings listed below to start the new year off in the right direction. January Chapter Meetings listed here...

[\[FULL STORY\]](#)

Merrimack Valley and Monadnock Chapters hold annual holiday celebrations for Make-A-Wish®

On Monday, December 7, it was an enchanting night of wishes at the Merrimack Valley Chapter's holiday program and silent and live auctions. Nearly 120 credit union staff, volunteers, and guests attended the annual event that raised \$14,000 for the Make-A-Wish® Foundation of New Hampshire.

[\[FULL STORY\]](#)



Business Solutions

Members Insurance Agency announces new alliance

A new year is often associated with change. Such is the case for Members Insurance Agency as it announces a permanent alliance with Partners Benefit Group, Inc. (PBG) for the purpose of providing new and innovative employee benefit solutions to credit unions. The resulting organization will now be among the top ten employee benefit brokers in the area.



[\[FULL STORY\]](#)

CUNA Mutual announces 2010 Credit Union Protection Webinar Series

Topics address credit union's most costly, common and emerging risks

CUNA Mutual announces its 2010 Credit Union Protection Webinar Series to address topics ranging from management liability and emerging technologies to robbery and mortgage fraud.



[\[FULL STORY\]](#)

Outsource the work, not the responsibility

A closer look at vendor due diligence

Third-party vendors are playing an increasingly important role as credit unions strive to become more competitive and expand member services. Across the industry, Lending and Electronic Services are the most common areas outsourced to third-party vendors.



[\[FULL STORY\]](#)

CO-OP Financial Services adds multi-mode platform to CO-OP Mobile banking software

New mobile banking platform supports text banking, mobile browser and downloadable applications

CO-OP Financial Services, the industry leader in access and convenience products for credit unions, is expanding CO-OP Mobile with a new Multi-Mode Platform supporting text banking, mobile Web browser and downloadable applications to supported devices, including iPhones.



[\[FULL STORY\]](#)

Why it is time to rethink risk?

A look at credit unions' changing risk exposures



Today's regulatory and legislative dynamics, and pervasive economic forces, have led to unprecedented times for credit unions. And as a result, 2009 redefined the boundaries of credit unions' risks. For many, an array of new and changing pressures is prompting a fresh look at their exposures and tolerances, and expanded loss prevention efforts.

[\[FULL STORY\]](#)

PowerPay: The key to Payment Processing Needs

by Tracy Coyne

We all know the times are rough. This has proven to be especially true for the country's local businesses, many of which are barely scraping by – in need of more dollars, more support and more financial benefits. As both national and local banks

continue to provide fewer and fewer services to businesses around the U.S., it is the country's credit unions that have taken on an increasingly significant role in keeping the country's economy afloat.

[\[FULL STORY\]](#)

Herbold, Sanders and Schembri to speak at "THINK '10" Annual conference from CO-OP Financial Services offers free registration to its member credit unions at www.co-opthink.org



Three executives from the worlds of software, online services and automobiles will share practical plans and tactics with the credit union industry on how to do more with less at "THINK '10" next April.

[\[FULL STORY\]](#)

Youth marketing is focus of new CUNA Marketing & Business Development Council white paper

"Youth Marketing: Strategies and Tactics for Attracting and Retaining Young Members" is the latest white paper from the CUNA Marketing & Business Development Council (CMBDC).



It is no secret that the average age of credit union membership is steadily declining. As the U.S. population turns grey, they're not being replaced by younger members.

[\[FULL STORY\]](#)

CO-OP Financial Services partners with NCR to enhance ATM network management

Outsourced approach simplifies billing and provides ongoing update of ATM functionality. Product suite will also increase operational efficiencies for credit unions.

CO-OP Financial Services, the industry leader in access and convenience products for credit unions, is partnering with NCR Corporation to offer a comprehensive suite of managed ATM services to enhance the profitability of ATM management for credit unions.

[\[FULL STORY\]](#)



Credit Union People

Arnold takes the reins as Service Credit Union's CIO



Service Credit Union President/CEO Gordon Simmons is pleased to announce the appointment of William Arnold as Chief Information Officer at the credit union. Arnold comes to the Portsmouth-based credit union with more than 15 years of experience in the technology industry including nine years at Purdue Employees Federal Credit Union in Indiana. He was Vice President of Information Technology at the Indiana credit union and served in various other positions prior to that. He assumed his new responsibilities in November.

[\[FULL STORY\]](#)

Blouin joins CO-OP Financial Services as Regional Sales Manager - Northeast

Jim Blouin has been named Regional Sales Manager – Northeast for CO-OP Financial Services, the industry leader in access and convenience products for credit unions.





“Jim will be responsible for business development and sales in the northeast,” said Lynn M. Kneebone, director of sales for CO-OP Financial Services. “His strong industry knowledge and well established relationships with credit unions and business partners in the northeast will position us for continued growth and success in this key market area.”

[\[FULL STORY\]](#)

Calendar

Holiday

The League office will be closed Monday, January 18 in honor of Martin Luther King, Jr. Day. The League’s regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m.



League Calendar

For a listing of upcoming League programs and events, [click here](#).

Careers

Job Postings

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President's Message

President's Message

by Daniel F. Egan, Jr.

December will be a critical month for credit unions. Both the House and the Senate will be debating and voting on a wide variety of bills and issues that impact credit unions. Creation of a Consumer Financial Protection Agency, limits on overdraft protection programs, systemic risk requirements, restructuring the federal financial regulatory system, and regulating interchange fees are bills which may be passed in December.

[\[FULL STORY\]](#)

Legislative and Regulatory

CFPA oversight limited to credit unions with more than \$10B in assets

Barney Frank, chairman of the House Financial Services Committee (D-MA), has agreed to exclude credit unions with \$10 billion or less in assets from the examination and supervision authority of the proposed Consumer Financial Protection Agency (CFPA), a move strongly advocated by the Credit Union National Association (CUNA).

[\[FULL STORY\]](#)

NCUA Board approves 2010 budget to strengthen supervision

Recently, the National Credit Union Administration (NCUA) Board unanimously approved a 2010 budget designed to strengthen supervision as troubled credit unions are projected to continue growing both in number and size. The 2010 budget of \$200 million represents an increase of \$23 million over the 2009 budget and \$11 million over last year's projections for 2010. The vast majority of new dollars will fund programs supporting credit unions' safety and soundness. The budget authorizes 74 new positions – 57 will contribute directly to examining federally insured credit unions on an annual cycle rather than every 18 months.

[\[FULL STORY\]](#)

CARD Act 21-day fix, homebuyer tax credit are now law

President Barack Obama signed the CARD Act Technical Corrections Act (H.R. 3606) into law. He also penned his name to the bill extending the homebuyer tax credit.

[\[FULL STORY\]](#)

Credit unions carved out of Stability Fund Act

- pantries
- Small Credit Union Conference featured idea sharing, expertise
- December Chapter Meetings
- CUNA Mutual offers free Discovery Webinar on December 17: Boomers or Bust!
- CUDL presented second Summit International Marketing Effectiveness Award
- CUDL enters into agreement with GE Capital Fleet Services
- ID Theft:
- CUNA Tech Council Best of Show Award to Saylent Technologies for Card360™
- CUNA Lending Council white paper focuses on business lending collections
- CO-OP Financial Services renews Cardtronics contract keeping CO-OP Network at 7-Eleven® Stores
- Chatfield named Chief Operating Officer of CO-OP Member Call Center
- St. Mary's Bank Credit Union promotes Cady to Chief Operating Officer; Macek to Senior Vice President
- Hodes appointed to Granite State Credit Union Board of Directors
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In a vote of 52-17, the House Financial Services Committee adopted an amendment to H.R. 3996, the Financial Stability Improvement Act of 2009, which would, in effect, exclude all credit unions from having to contribute to a stabilization resolution fund for systemically risky institutions.
[\[FULL STORY\]](#)

Opt-in featured in Fed overdraft rules

Recently, the Federal Reserve Board (Fed) released a final rule on overdraft protection plans, which would require the consent of consumers before they could be charged overdraft fees for ATM and one-time debit transactions.
[\[FULL STORY\]](#)

CU News

Woodlands Credit Union Gorham branch 'flocked' on International Credit Union Day!

The Berlin branch of Woodlands Credit Union donated to a local ACS Relay for Life team to have the Gorham branch "flocked"! It was certainly a unique way to draw attention to credit unions and Woodland's community spirit on International Credit Union Day!



CUNA's Hampel: Economic freefall has ended

According to Bill Hampel, CUNA's chief economist, the economy is likely to grow at a rate of 2% during the upcoming year. While these are relatively positive developments, Hampel said that it will be "a long and slow recovery because the household sector's balance sheet is still in lousy shape."
[\[FULL STORY\]](#)

Entries now accepted for 2010 Diamond Awards

Entries are now being accepted for the 2010 Diamond Awards, sponsored by the CUNA Marketing and Business Development Council (CMBDC).



The awards feature 34 categories – ranging from advertising to youth marketing – showcasing the best in credit union marketing and business development across the country.

Judges evaluate entries based on strategy, creative concept, design and production, copy and communication, and results.
[\[FULL STORY\]](#)

Consumer credit drops 6% in third quarter; credit at credit unions is up

Overall consumer credit decreased at an annual rate of 6% during third-quarter 2009, to \$2.455 trillion, according to statistics released recently by the Federal Reserve. Credit unions turned out to be a bright spot in the report, seeing increases in both revolving and non-revolving credit while commercial banks and finance companies experienced decreases.
[\[FULL STORY\]](#)

Community Involvement

Calendar raffle proceeds to benefit Make-A-Wish® Foundation of New Hampshire

The Social Responsibility Committee is once again promoting the Calendar Raffle to support the Make-A-Wish® Foundation of New Hampshire. It is the calendar that keeps on giving all year long with daily chances to win prize money! This calendar is very special. The 2010 Calendar features the story of two Wish Children, Luke and Alex, who recently had their wishes granted. The stories and photos serve as year-long reminders for all who enjoy providing special moments and memories for hundreds of children. Last year, 17 credit unions sold more than 1,400 calendars and raised more than \$16,000. To date, more than 1,500 calendars have been distributed to credit unions throughout the state.



[\[FULL STORY\]](#)

League supports Make-A-Wish® for the holidays

As many of our friends and neighbors are feeling a greater economic pinch this holiday season, the League has decided that they will donate what they would have spent on holiday greeting cards to the Make-A-Wish® Foundation of New Hampshire.



[\[FULL STORY\]](#)

St. Mary's Bank Credit Union donates \$3,000 to Presentation of Mary Academy

St. Mary's Bank Credit Union announced it recently gave \$3,000 to the Presentation of Mary Academy's (PMA) Technology Fund for the enhancement of their school computer lab.



[\[FULL STORY\]](#)

Holy Rosary Credit Union donates holiday decorating funds to food pantries

On Friday, November 13, Holy Rosary Credit Union (HRCU) President and CEO Brian Hughes and HRCU Chairman of the Board Dana Flanders presented \$1,000 checks to each of four area food pantries: Community Food Pantry in Somersworth, Dover Food Pantry, Farmington Food Pantry, and the Homeless Center for Strafford County.



[\[FULL STORY\]](#)

Events

Small Credit Union Conference featured idea sharing, expertise

Beautiful weather graced the third annual "Small Credit Union Conference – Sail into the Future" held in beautiful Newport, RI, November 6-7. Created by the Small Credit Union Task Force of Massachusetts, which is chaired this year by Barbara Goodwin of Fitchburg Federal Credit Union and Anabela Pereira of Pioneer Valley Federal Credit Union and produced in collaboration with Fiserv/CUSA Product Line Users Group Meeting, the program's content was designed to meet the needs that face management, staff, and directors operating small credit unions. Conference sponsors included Fiserv, Financial Service Centers Cooperative, and the Joseph Fisher Memorial Trust.



[\[FULL STORY\]](#)

Chapters

December Chapter Meetings

Join your Chapter for holiday festivities and help support Make-A Wish@... [FULL STORY]

Business Solutions

CUNA Mutual offers free Discovery Webinar on December 17: Boomers or Bust!

CUNA Mutual announces another FREE Discovery Webinar aimed at delivering timely and relevant information to credit unions.

On Thursday, December 17, CUNA Mutual's Jeff Hunt, consumer program manager – 55+ strategic markets, will present Boomers or Bust! at 1:00 p.m. Eastern standard time. Hunt will share CUNA Mutual Group's proprietary voice of member research on this critical market segment. Learn what it takes to be successful in serving boomer retirees. [FULL STORY]



CUDL presented second Summit International Marketing Effectiveness Award

AutoSMART Program and website recognized for excellence in marketing strategy, effectiveness in auto lending arena

CUDL (www.cudl.com), which administers the nation's largest auto lending network for credit unions, has announced that the company's AutoSMART Program and website (www.cudlautosmart.com) has been presented with Summit International's 2009 Marketing Effectiveness Award (MEA). [FULL STORY]



CUDL enters into agreement with GE Capital Fleet Services

Agreement delivers new repossessed asset remarketing option to credit unions

CUDL (www.cudl.com), which administers the nation's largest point-of-purchase and indirect auto-lending network for credit unions, has announced it has entered into an agreement with GE Capital Fleet Services, one of the largest commercial wholesale remarketers in the country, to assist credit unions with the remarketing of repossessed assets. [FULL STORY]



ID Theft:

The benefit of lifting the burden for employees

Identity theft is a complex and ever-changing crime. "The unlawful use of personal identifying information drains resources from businesses, government agencies and consumers alike," said John Wallace, CUNA Mutual product executive. "It can take considerable effort to



repair identity theft-related damages, including time and expenses.”
[\[FULL STORY\]](#)

CUNA Tech Council Best of Show Award to Saylent Technologies for Card360™

The CUNA Technology Council presented its Best of Show Award to Saylent Technologies for its Card360™ product. A group of judges from the CUNA Tech Council, including League CTO John Morawski, presented the award at the Bank Administration Institute’s (BAI) Retail Delivery Conference, which took place November 3-5 in Boston.
[\[FULL STORY\]](#)



CUNA Lending Council white paper focuses on business lending collections

A rare confluence of events is occurring in the American economic landscape that offers credit unions once-in-a-lifetime business lending opportunities. Banks and other lenders are restricting credit to established business owners as well as the growing pool of new entrepreneurs laid off from corporate and other jobs during the recession. And there is ample evidence that credit restriction is continuing into the foreseeable future. The CUNA Lending Council recently released a white paper, “Business Lending Collections,” that offers insight into this specialized field of collections.
[\[FULL STORY\]](#)



CO-OP Financial Services renews Cardtronics contract keeping CO-OP Network at 7-Eleven® Stores

ATMs in 7-Eleven® stores across the country will continue to be part of the CO-OP Network for at least five more years, based on the contract renewal announced by CO-OP Financial Services and Cardtronics, Inc., the operator of the retail ATMs.
[\[FULL STORY\]](#)



Chatfield named Chief Operating Officer of CO-OP Member Call Center

Mark Chatfield, with more than 20 years of credit union industry experience, has been named Chief Operating Officer of CO-OP Member Call Center (formerly The LoanLink Center), a subsidiary of CO-OP Financial Services, based in Fort Worth, Texas.
[\[FULL STORY\]](#)

Credit Union People

St. Mary's Bank Credit Union promotes Cady to Chief Operating Officer; Macek to Senior Vice President



Macek

St. Mary’s Bank Credit Union, the nation’s first credit union, is pleased to announce the promotion of Daryl J. Cady to Executive Vice President, Chief Operating Officer and Treasurer and Steven J. Macek to Senior Vice President, Director of Retail Lending.
[\[FULL STORY\]](#)



Cady

Hodes appointed to Granite State Credit Union Board of

Directors

Marjorie S. Hodes was recently appointed to Granite State Credit Union's (GSCU) Board of Directors. Hodes, a realtor with Keller Williams Realty Metropolitan of Bedford, specializes in residential real estate and has an extensive background in financial planning.

"We're delighted to welcome Marjorie to the board of directors," notes Allen Pattee, GSCU Board chairman and chief financial officer of Wiggins Airways. "She brings a new perspective and insight into the New Hampshire mortgage and financial landscape."

[\[FULL STORY\]](#)



Hodes

Whittaker joins St. Mary's Bank Credit Union as Residential Loan Originator

St. Mary's Bank Credit Union, the nation's first credit union, is pleased to announce the appointment of Robert Whittaker to Mortgage Loan Originator.

Whittaker will be responsible for originating residential loans in St. Mary's Milford office and the surrounding area. Prior to joining St. Mary's Bank Credit Union, Whittaker worked for Wells Fargo Home Mortgage and Prudential Insurance and Financial Services. He has eight years of experience in the financial services industry.

[\[FULL STORY\]](#)



Whittaker

Calendar

Holidays

The League office will be closed Thursday, December 24, and Friday, December 25, to celebrate the Christmas holiday. Also, the League office will be closed on Friday, January 1, 2010, in celebration of New Years Day.

The Board and staff of the League wish each and every one of you a very happy and safe holiday season.



League Calendar

For a listing of upcoming League programs and events, [click here](#).

Careers

Job Postings

For a complete list of current job postings, [click here](#).

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Outlook

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February 9, 2010

November 2009

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President's Message

President's Message

Today we hear many references to the "new reality" brought about by the dramatic change in the world economy. The reference is frequently related to the idea of doing more with less. So how is the concept of a new reality going to play out in our credit unions?

[\[FULL STORY\]](#)

Special Features

Credit unions "Hike the Hill"

Credit union representatives from the New Hampshire and Massachusetts Credit Union Leagues and the Credit Union Association of Rhode Island attended a "Hike the Hill" program in Washington, DC, October 21 and 22.

The meeting included a program at Credit Union House on Capitol Hill that featured presentations by House Financial Services Committee Chairman Barney Frank; Rhode Island Senator Sheldon Whitehouse; Elizabeth Vale, White House Council, Senior Business Advisor; Aaron Klein, Deputy Assistant Secretary for Economic Security, Treasury Department; Jamal El-Hindi, Associate Director of Regulatory Policy and Programs, Financial Crimes Enforcement Network, Treasury Department; and Captain Lynn Slepski, Senior Health Intelligence Officer, Department of Homeland Security.

[\[FULL STORY\]](#)



Legislative and Regulatory

House Financial Services Committee Approves CFPA Act

The Obama Administration's proposed Consumer Financial Protection Agency (CFPA) came one step closer to creation on October 22, when the House Financial Services Committee approved H.R. 3126, the Consumer Financial Protection Agency Act, by a vote of 39-29.

[\[FULL STORY\]](#)

CUNA moves forward on alternate capital proposal

The Credit Union National Association (CUNA) is moving forward with a proposal to the National Credit Union Administration (NCUA) on additional capital for credit unions as a result of an agreement with the National Association of Federal Credit Unions (NAFCU). Under the proposal, credit unions would be allowed to obtain alternative

hold 5th Annual MemberClose® Users Group meeting

Boost member retention, increase non-interest income with auto and homeowners insurance

Technology Council releases white paper on Server Virtualization

Deluxe's flat check package, automated handling deliver economy, security

CUNA Mutual Group maintains financial strength, credit union commitment

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capital from their members and limited other sources, according to CUNA President/CEO Dan Mica.

[\[FULL STORY\]](#)

Fed issues proposed rules amending Reg Z to implement Credit Card Act

On September 29, 2009, the Federal Reserve Board proposed rules amending Regulation Z (Truth in Lending) to protect consumers who use credit cards from a number of potentially costly practices.

[\[FULL STORY\]](#)

CU News

GoCU.org redesign unveiled

The League's consumer information site www.gocu.org has undergone a design enhancement. The new site, which went live in early October, incorporates the look and feel of the previous site as well as many of its most successful features. What's new are a number of exciting new interactive features.

[\[FULL STORY\]](#)

"Monumental" issues, speakers highlight CUNA's 2010 Governmental Affairs Conference

February 21-25, 2010 – Washington, D.C.

Congress and the Administration are pursuing the most active agenda in a generation. For credit unions, the issues at stake are monumental. The Credit Union National Association's (CUNA's) 2010 Governmental Affairs Conference (GAC) will give credit union leaders the opportunity to learn the latest from influential policy makers, speak out on these critical issues, and ensure the credit union difference is well understood on Capitol Hill. The 2010 GAC takes place February 21 – 25 at the Washington Convention Center in Washington, D.C.

[\[FULL STORY\]](#)



Granite State Credit Union celebrates Manchester Branch grand opening

Granite State Credit Union (GSCU) celebrated the opening of its new Manchester Branch and Headquarters with a free community celebration on Saturday, October 17, 2009. Located in the historic North End of Manchester, the expansive renovations have transformed the former "Sears building" into a vibrant landmark on North Elm Street.

[\[FULL STORY\]](#)



Southern NH University webinar featured credit union leaders

Southern New Hampshire University's Center for Cooperatives and Community Economic Development is conducting a series of webinars entitled "Co-operatives in Troubled Times". These programs look to shed light on how businesses that are organized around a cooperative model have fared during a time when for profit companies have been stricken with capital, liquidity, and credit quality issues.

[\[FULL STORY\]](#)

Community Involvement

Media covers Make-A-Wish NH ambassadors CU Day

visits to NH credit unions

On Thursday, October 15, 2009, International Credit Union Day, New Hampshire Credit Union League's member credit unions received baskets of baked goods from Wish children and volunteers on behalf of the Make-A-Wish Foundation® of New Hampshire. Throughout the state of New Hampshire, Wish children and volunteers hand delivered these gifts and thanked New Hampshire Credit Union League members for their support of the Make-A-Wish Foundation® of New Hampshire for the past thirteen years.

[\[FULL STORY\]](#)



CUDL runs for Credit Unions Kids at Heart

On April 19, 2010, Tom Sawvelle, CUDL Area Manager for the New England States, will run his first marathon for his patient partner, Seamus Slattery. Seamus is a 9-year-old fourth grader who lives with his family in Chelmsford, Massachusetts, and is looking forward to Tom completing his first marathon run for him.

[\[FULL STORY\]](#)



Credit unions gear up to support National Runaway Prevention Month

FSCC Shared Branching Network, National Runaway Switchboard encourage credit unions to join "Answering the Call"

Financial Service Centers Cooperative, Inc. (FSCC), and National Runaway Switchboard (NRS) partner again to raise awareness with credit unions across America to support National Runaway Prevention Month this November. FSCC is encouraging more credit unions across the country to support this campaign, which aims to raise awareness of issues facing runaway and at-risk youth, and educate Americans about solutions and the role they can play in preventing youth from running away.

[\[FULL STORY\]](#)



Events

Small Credit Union Conference November 6-7

The third annual "Small Credit Union Conference" is being held this year in beautiful Newport, RI, November 5-7. Created by the Small Credit Union Task Force, this year's program, Sail into the Future, has been designed to meet the needs that face management, staff and directors operating a small credit union in the current economic environment.

[\[FULL STORY\]](#)



Fall Conference right on track!

"Spectacular! Terrific! Stimulating!" These are some of the comments made about the speakers at the 2009 Fall Leadership Conference, "Back on Track" held in October. The combination of blue skies, green grass, colored leaves and snow covered mountains at the Mount Washington Resort in



Bretton Woods, NH provided the picturesque background for a strong educational agenda and relaxed networking opportunities.
[\[FULL STORY\]](#)


Chapters

November Chapter Meetings


The chapters are now in full swing with many exciting programs coming up in November, as well as the whole year ahead.
[\[FULL STORY\]](#)

Business Solutions


Members Insurance Agency to hold 5th Annual MemberClose® Users Group meeting

Members Insurance Agency is pleased to announce that the 5th Annual Users Group meeting for MemberClose® will be held on Tuesday, November 10th at the Doubletree Hotel in Milford, MA. Today, there are well over 100 credit unions from 13 states that use the MemberClose® program.

[\[FULL STORY\]](#)

Boost member retention, increase non-interest income with auto and homeowners insurance


The competition has always made it clear that they are out to recruit credit unions' members. However, the number and type of those competitors is growing in new and ominous ways.

[\[FULL STORY\]](#)

Technology Council releases white paper on Server Virtualization


Virtualization, the ability to partition a physical computer server into multiple functioning machines, has gained recognition and acceptance in recent years and is now considered viable in terms of start-up costs for many credit unions, according to a new white paper, "Server Virtualization," from the CUNA Technology Council.

[\[FULL STORY\]](#)

Deluxe's flat check package, automated handling deliver economy, security

Patent-pending updates make Deluxe the first to meet changing postal requirements and customer preferences

Deluxe Corporation is automating its flat check packaging and delivering a more streamlined, cost-effective and safe mailing solution to its financial institution customers. Deluxe is the first check provider to align its manufacturing process to meet changing United States Postal Service (USPS) infrastructure and guidelines.

[\[FULL STORY\]](#)

CUNA Mutual Group maintains financial strength, credit union commitment

As the economy has impacted industries and organizations across the country, credit unions are showing extra consideration with their business partners. Financial strength and long-term commitment to the credit union industry should remain as two critical factors in their analyses.

[\[FULL STORY\]](#)

Calendar

Holiday

The League office will be closed Wednesday, November 11, in observance of Veterans Day.



Also, the League office will be closed Thursday, November 26 and Friday, November 27 to celebrate Thanksgiving. The Board and staff of the League wish everyone a very happy Thanksgiving holiday.

The League's regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m.

League Calendar

For a listing of upcoming League programs and events, [click here](#).

-

Careers

Job Postings

For a complete list of current job postings, [click here](#).

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 St. Mary's Bank Credit Union offers free reverse mortgage seminars
 Celebrating for all our members' sakes
 New Hampshire Credit Union/Make-A-Wish Night at the ballgame features Wish Children throwing first pitch
 Back on Track

President's Message

President's Message by Daniel F. Egan, Jr.

Preventing past mistakes seems to be a general theme in legislative initiatives in Washington today. In legislation dealing with financial institution regulatory reform, the specific goal is to prevent another "subprime mortgage" type of failure such as that which gave rise to the recession of the past year.

[\[FULL STORY\]](#)

Legal and Regulatory

NCUA approves 0.15% NCUSIF assessment

The National Credit Union Administration (NCUA) recently approved a 0.15% of insured shares assessment on federally insured credit unions. The action is intended to help the NCUA return the National Credit Union Share Insurance Fund's (NCUSIF) equity to 1.3% of June 30, 2009 shares and repay \$310 million in funds the Stabilization fund has borrowed from the U.S. Treasury.

[\[FULL STORY\]](#)

Joint task force puts forward unified corporate credit union plan

A unified credit union view of the future of the corporate credit union system is the product of a joint task force appointed by the chairs of the Credit Union National Association (CUNA) and the National Association of Federal Credit Unions (NAFCU).

[\[FULL STORY\]](#)

New bill would advance some CARD Act protections

Representatives Carolyn Maloney (D-NY) and Barney Frank (D-MA) have introduced legislation that would change the effective date of portions of the Credit Card Accountability, Responsibility and Disclosure (CARD) Act.

[\[FULL STORY\]](#)

Fed issues proposed rules amending Reg Z to implement Credit Card Act

On September 29, 2009, the Federal Reserve Board proposed rules amending Regulation Z (Truth in Lending) to protect consumers who use credit cards from a number of potentially costly practices.

[\[FULL STORY\]](#)

Advanced Lending School –
October 27-28

Small Credit Union Conference
November 6-7

CUNA Supervisory Committee &
Audit Conference December 7-9

October Chapter Meetings

MemberClose™ Lending introduces
Member Services, LLC

CUNA Mutual Group, Co-op
Financial Services join forces to
automate credit card fraud claims

Credit unions continue to grow
point of purchase auto loan
balances

Shared branching helping children
with first savings accounts

Shared branching credit unions
express interest in offering mobile
banking platform

Branch Strategies white paper
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CUNA Council white paper seeks
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Appeals court rules UIGEA not ‘unconstitutionally vague’

The Unlawful Internet Gambling Enforcement Act (UIGEA) has had its vocal detractors and staunch supporters since even before it became law in 2006, and regulators have since been struggling with the task of implementation. In a recent opinion, the U.S. Court of Appeals in Philadelphia ruled that UIGEA is neither unconstitutionally vague nor does it violate gamblers’ right to privacy.

[\[FULL STORY\]](#)

CU News

Greenlight energy efficiency loan partnership debuts this October

As of October 1, the League began a promotion of a Home Energy Efficiency Loan program called the New Hampshire Green Light Loan that will feature a brand identity that all credit unions can share. This program makes it possible for credit unions to use their loan products, procedures and structure (either personal or home equity) to help members improve the energy efficiency of their homes. Greenlight loan partnership adds value by making consumers aware of the fact that there is financing available for this type of home improvement project and by helping the consumer find additional resources that will help them save money on these projects.

[\[FULL STORY\]](#)



GoCU.org redesign unveiled

The League’s consumer information site www.gocu.org has just undergone a design enhancement and has gone live. The new site incorporates the look and feel of the previous site as well as many of its most successful features. What’s new are a number of exciting new interactive features.

[\[FULL STORY\]](#)

Granite State Credit Union celebrates new headquarters opening in historic Downtown Manchester

Granite State Credit Union commemorated the opening of its new headquarters in historic Downtown Manchester, on September 23, with a ribbon cutting ceremony. In attendance at the event in the historic North End of Manchester were the credit union’s senior management team, Board of Directors, and area business and community leaders.

[\[FULL STORY\]](#)



CUNA Chairman names search committee to seek Dan Mica successor

Credit Union National Association (CUNA) Chairman Kris Mecham has announced the formation of a search committee to begin the process of finding a successor to outgoing CUNA President and CEO Dan Mica.

[\[FULL STORY\]](#)

St. Mary’s Bank Credit Union offers free reverse mortgage seminars

St. Mary’s Bank Credit Union hosted a free Reverse Mortgage seminar on Thursday, September 17, 2009. The session was held at St. Mary’s McGregor Street office in Manchester, NH.

[\[FULL STORY\]](#)

Celebrating for all our members' sakes

International Credit Union Day Editorial

A message from Pete Crear, CEO, World Council of Credit Unions

Can you imagine a world in which credit unions never existed? For many Americans, their absence might go unnoticed. As their local for-profit financial institutions raised loan rates, lowered interest paid on savings and instituted even more service fees, people might never have missed the positive impact that member-owned financial cooperatives could have had by providing affordable financial services that kept the competition in check.

[\[FULL STORY\]](#)



Community Involvement

New Hampshire Credit Union/Make-A-Wish Night at the ballgame features Wish Children throwing first pitch

Two Wish Children threw the first pitch at the New Hampshire Fisher Cats (Toronto Blue Jays affiliate) as part of the New Hampshire Credit Union/Make-A-Wish Night at the ballgame on Saturday, August 29th. Despite a surprising visit from Hurricane Danny causing torrential downpours and colder temperatures throughout the day prior to the start of the game, many credit union fans showed their support that evening for their home team as well as for the Make-A-Wish Foundation of New Hampshire. Prior to the start of the game, fans were entertained by the music and singing of Social Responsibility Committee member Jack Crane from St. Marys Bank Credit Union and his friend Bob Desmarais in the Sam Adams Bar and Grill.

[\[FULL STORY\]](#)



Events

Back on Track

2009 Fall Leadership Conference, Mount Washington Resort, Bretton Woods, NH

Our economy is changing. A new reality is emerging, one with an altered financial landscape, unfamiliar rules and regulations, increased community needs, and enhanced cross-sector thinking and partnerships. The League's 2009 Fall Leadership Conference offers you and industry peers the opportunity to listen to and share ideas with experts who will provide you with the tools to successfully guide your credit union into this new economic and financial environment.

[\[FULL STORY\]](#)



Advanced Lending School – October 27-28

This is probably the most challenging business environment of a lender's career. Members have cut spending in the face of a brutal recession, unemployment numbers climb each day, car sales are anemic, real estate values are falling, bankruptcy filings are shooting up, and there is certainly no guarantee that this is a short-term economic mess. Is it all doom and gloom or can you still grow loans and earnings in a difficult environment?

[\[FULL STORY\]](#)

Small Credit Union Conference November 6-7

The third annual "Small Credit Union Conference" is being held this year in beautiful Newport, RI, November 5-7.

Created by the Small Credit Union Task Force, this year's program, Sail into the Future, has been designed to meet the needs that face management, staff and directors operating a small credit union in the current economic environment.

[\[FULL STORY\]](#)



CUNA Supervisory Committee & Audit Conference December 7-9

The CUNA Supervisory Committee & Internal Audit Conference, December 7-9, 2009 in Las Vegas will give attendees an opportunity to share ideas and gain knowledge on important auditing, compliance and fraud topics.

[\[FULL STORY\]](#)

Chapters

October Chapter Meetings

The chapters have already gotten a great start to the year...

[\[FULL STORY\]](#)

Business Solutions

MemberClose™ Lending introduces Member Services, LLC

MemberClose™, the bundled mortgage and home equity program used by more than 150 credit unions, now has a new way to help credit unions compete in the ever-changing mortgage marketplace. MemberClose™ Lending provides credit unions with their own custom built mortgage program. This gives a mortgage department all of the capabilities of any other institution with one major difference...it comes at no cost to the credit union!

[\[FULL STORY\]](#)



CUNA Mutual Group, Co-op Financial Services join forces to automate credit card fraud claims

Expanded service eliminates manual card fraud claims filing, saving time and money

CO-OP Financial Services, the nation's largest credit union service organization, is collaborating with CUNA Mutual Group, the leading provider of insurance for credit unions, on CUNA Mutual's Claims Automation Service that eliminates the need to manually submit card fraud claims.

[\[FULL STORY\]](#)



Credit unions continue to grow point of purchase auto loan balances

CUDL Business Intelligence Update

Although total auto loans declined between the 2nd quarter of 2009 and 2nd quarter of 2008, point of purchase auto loans (to existing members and through new member acquisitions), which make up 41 percent of all total auto loans, experienced an increase. Point of purchase auto loans increased 2.8 percent between the 2nd quarter of 2009 and 2008. Credit unions now hold \$77.1 billion in point of purchase auto loans outstanding.



[FULL STORY]

Shared branching helping children with first savings accounts

FSCC teams up with PiggyBanc®, Inc. to bring savings to the forefront of a child's life

PiggyBanc®, Inc. and Financial Service Centers Cooperative, Inc. (FSCC) announce a provider partnership to all credit unions in the FSCC Shared Branching Network. This program offers an innovative children's savings program and is open to those credit unions that participate in shared branching and members belonging to those credit unions.



[FULL STORY]

Shared branching credit unions express interest in offering mobile banking platform

FSCC and PSCU Financial Services report increase in users through strategic partnership

Officials at Financial Service Centers Cooperative, Inc. (FSCC) and PSCU Financial Services have announced their joint mobile banking product has generated widespread interest among credit unions that participate in the FSCC Shared Branching Network.



[FULL STORY]

Branch Strategies white paper released by CUNA OpSS Council

Branch building will continue in the near future, but it will be tempered by economic realities and lack the aggressive posture of the past. That is the message of "Branch Strategies," a new white paper just released by the CUNA Operations, Sales & Service (OpSS) Council. The paper also presents compelling evidence that the slowdown will affect both banks and credit unions.

[FULL STORY]

CUNA Council white paper seeks answer to "What is enough capital?"

The CUNA CFO Council has just published a white paper entitled "Strategic Planning for Ideal Capital in the New Economy" by Dr. Harold Sollenberger. Considering the highly significant changes that have taken place in the nation's economy and financial industry, this paper seeks to answer the question "What is Enough Capital?" This paper is an updated version of one with a similar title published in 2007.

[FULL STORY]

Calendar

Holidays

The League office will be closed Monday, October 12, in observance of Columbus Day, and Wednesday, November 11, in observance of Veterans Day. The League's regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m.



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- New mortgage website now available to credit unions - MemberAssist?
- Deluxe called "Simply The Best"
- Verafin signs 200th U.S. credit union for anti-money laundering solution
- St. Mary's Bank elects Chairman

President's Message

President's Message

by Daniel F. Egan, Jr.

So where did the summer go? The usual long legislative break that is characteristic of most summers has been like the warm sunny skies, late in coming and brief in duration. Now we face fall with shorter days, cooler nights and a new list of legislative challenges. Although health care will occupy much of Congress' time, financial institution legislation will resurface in a number of bills.

[\[FULL STORY\]](#)

Legal and Regulatory

Matz approved by Senate, will rejoin NCUA

In early August, Deborah Matz was confirmed to join the National Credit Union Administration (NCUA) Board of Directors by the full Senate and was named chair of the NCUA by President Barack Obama, effective August 24.



Credit Union National Association (CUNA) President/CEO Dan Mica congratulated Matz on her confirmation, saying that CUNA looks forward to working with Matz to ensure the "continued safety and soundness of credit unions" and to foster "a regulatory environment in which credit unions may continue to grow, prosper, and effectively serve their members."

[\[FULL STORY\]](#)

IRS issues a new UBIT opinion

The Internal Revenue Service (IRS) has released a new Technical Advice Memorandum (TAM) stating that income derived by state-chartered credit unions from shared-branching arrangements, management services to other credit unions, certain CUSOs, and sales of financial management services and certain insurance products are subject to unrelated business income tax (UBIT).

[\[FULL STORY\]](#)

GAO: No credit unions referred to DOJ for fair lending violations

No lenders regulated by the National Credit Union Administration (NCUA) have been referred to the U.S. Department of Justice (DOJ) for "being at potentially heightened

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risk" of violating fair lending regulations, the Government Accountability Office (GAO) has found. [\[FULL STORY\]](#)

CUNA document helps credit unions cope with CARD Act Rules

The Credit Union National Association (CUNA) is working for legislative or regulatory relief for the by-now well known 21-day notice provisions for open-end credit plans, other than credit cards, that took effect August 20. The Fed rule implements provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act). CUNA is seeking a law change so the notice provision would apply only to credit cards. Concurrently, CUNA is addressing the problem via a regulatory route urging the Federal Reserve Board to approve a compliance date delay. [\[FULL STORY\]](#)

CARD Act FAQs

CUNA's Legal Department and the League have prepared responses to a number of frequently asked questions (FAQs) regarding credit unions' compliance obligations under the CARD Act provisions. (A link to those FAQs appears below.) Specifically, the requirement to provide periodic statements for all open-end accounts at least 21 days before the payment is due is addressed. [\[FULL STORY\]](#)

CU News

Mica announces plan to step down as CUNA President/CEO

Dan Mica is stepping down as president and CEO of the Credit Union National Association effective January 2011. Mica made the announcement to the CUNA Board and executive management team on Thursday, August 27.



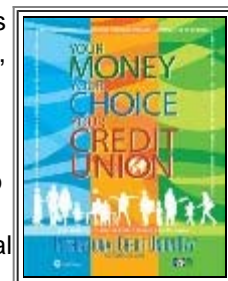
Additionally, Mica said, CUNA Chief Operating Officer and Chief of Staff Richard McBride is also stepping down in January 2011. McBride and Mica have been close associates for many years. [\[FULL STORY\]](#)

H1N1 flu and preparedness
"He who fails to plan, plans to fail."

Avian flu was a different flu strain Several years back, we were preparing for a disastrous event that the World Health Organization warned about called the Avian flu. That threat has never developed because the virus did not mutate to person-to-person contact. But it greatly alarmed the World Health Organization because 100% of the birds who got the virus died as did most of the humans who caught it from close contact with birds. Had it mutated, the Avian flu could have been catastrophic, but fortunately, it did not materialize. [\[FULL STORY\]](#)

ICU Day is October 15 - materials available online

In response to the challenges facing credit unions and cooperatives worldwide, this year's International Credit Union (ICU) Day® theme, Your Money. Your Choice. Your Credit Union.TM, will remind people everywhere of the advantages credit unions provide their members. The theme also celebrates the reasons why 186 million people worldwide choose a credit union. Value, trust and service to members—these are just a few of the many reasons credit unions are chosen by people seeking access to fair and affordable financial



services.
[\[FULL STORY\]](#)

Community Involvement

St. Mary's Bank Credit Union backs forest conservation
Members switching to e-statements generate \$1,000 donation to the Society for the Protection of New Hampshire Forests

St. Mary's Bank Credit Union donated \$1,000 to the Society for the Protection of New Hampshire Forests as a result of their successful campaign to encourage members to switch to electronic bank statements. The Manchester-based credit union donated \$2 for each of the 500 members that made the ecologically beneficial switch.

[\[FULL STORY\]](#)

Events

Back on Track - 2009 Fall Leadership Conference
Mount Washington Resort, Bretton Woods, NH

Our economy is changing. A new environment is emerging into one with an altered financial world, unfamiliar rules and regulations, increased community needs, and enhanced cross-sector thinking and partnerships. The League's 2009 Fall Leadership Conference offers you and industry peers the opportunity to listen to and share ideas with experts who will provide you with the tools to successfully guide your credit union into this new economic and financial environment.



[\[FULL STORY\]](#)

Small Credit Union Conference November 6-7

Please join us for our third annual "Small Credit Union Conference" this year to be held in beautiful Newport, RI. Created by the Small Credit Union Task Force, chaired by Barbara Goodwin, president, Fitchburg ME Federal Credit Union, and Anabela Perreira, president/CEO, Pioneer Valley Federal Credit Union, this program is designed to meet the needs that face management, staff and directors operating a small credit union in the current economic environment. In collaboration with the Fiserv/CUSA Product Line Users Group Meeting, we can bring you a two or three day program that will give you plenty of information and lots of ideas on how to address today's challenges.



[\[FULL STORY\]](#)

Chapters

Upcoming Meetings and Events...

The chapters are busily preparing for the upcoming year, and have already gotten a great start to the year.

[\[FULL STORY\]](#)

Business Solutions

TrueLTV - assesses true value of mortgage portfolios
The power of transparency

In the build-up to the current mortgage market, the

growing influence of home equity lines of credit (HELOCs) and other open mortgages on collateral loan-to-value (LTV) and combined loan-to-value (CLTV) ratios has significantly undermined the value of many portfolios. TrueLTV was developed to automate the discovery of accurate portfolio values by revealing and evaluating mortgages.

[\[FULL STORY\]](#)

TrueLTV

New mortgage website now available to credit unions - MemberAssist?

MemberAssist™ is a member-facing mortgage website that provides credit unions with better member reach and better member service. This new technology has been designed to be easily integrated into a credit union's existing website, providing members and potential members 24/7 access to information on the credit union's mortgage programs as well as to a wide variety of consumer friendly educational sources such as calculators, newsletter articles, and other mortgage-related reference materials. The goal of MemberAssist™ is to drive more mortgage relationship opportunities to the credit union.

[\[FULL STORY\]](#)

MemberAssist™

Deluxe called "Simply The Best"

Banker & Tradesman's magazine recently released their annual 'Best Of' list for 2009, citing readers' choices for the best providers of services and goods in the Bay State's financial community. New England Credit Union Services business partner Deluxe Corporation was honored as The Best in check printing.

[\[FULL STORY\]](#)



Verafin signs 200th U.S. credit union for anti-money laundering solution

Verafin, a leader in anti-money laundering (AML) and fraud detection solutions and a strategic alliance partner of CUNA Strategic Services, Inc., announced the signing of its 200th U.S. credit union customer, OnPoint Community Credit Union located in Portland, Oregon.

[\[FULL STORY\]](#)



Credit Union People

St. Mary's Bank elects Chairman and new Vice Chairman

St. Mary's Bank Credit Union, the nation's first credit union, has announced the election of Ovide M. Lamontagne, Esq. to Chairman of the Board and Joseph G. Fremeau to Vice Chairman. Both are current members of the Board of Directors. St. Mary's also announced the election of Robert E. Duval, P.E. to Chairman of the Supervisory Committee.

[\[FULL STORY\]](#)

Beaulieu graduates CUNA Management School

In July, Matthew Beaulieu, business development manager of Holy Rosary Credit Union, graduated with honors from CUNA Management School (CMS), the credit union movement's longest-running high-level educational program. The three-year program, which is held at the University of Wisconsin in the city of Madison, shows the commitment of both the students and their sponsoring credit unions to the ideal of excellence in the industry.

[\[FULL STORY\]](#)

Holy Rosary Credit Union names Rondeau Employee of the Quarter

Holy Rosary Credit Union (HRCU) announced Terry Rondeau as Employee of the Quarter for April, May and June of 2009. Terry was selected for this honor because of her positive attitude and eagerness to learn. Terry's professionalism and goodwill also served as primary reasons for being awarded this honor.

[FULL STORY]



Calendar

Holidays

The League office will be closed Monday, September 7 in observance of Labor Day, and Monday,



October 12, in observance of Columbus Day. The League's regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m.



League Calendar

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Outlook



A Publication of the New Hampshire Credit Union League

February 9, 2010

Summer 2009

VOLUME 2009 ISSUE 7

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President's Message

President's Message

Whatever happened to the long, hot, hazy days of summer? Clearly this summer's weather has been anything but normal and it reflects the total abnormality of 2009. Just like we yearn for better weather, we search longingly for some form of economic recovery. In the daily weather and financial forecasts, we look for relief. In both cases we may have to wait until next year. Whatever happened to the long, hot, hazy days of summer? Clearly this summer's weather has been anything but normal and it reflects the total abnormality of 2009. Just like we yearn for better weather, we search longingly for some form of economic recovery. In the daily weather and financial forecasts, we look for relief. In both cases we may have to wait until next year.

[\[FULL STORY\]](#)

Legal and Regulatory

Frank praises credit unions

Speaking before a meeting held in conjunction with the Credit Union National Association's America's Credit Union Conference in Boston, House Financial Services Committee Chairman Barney Frank said that credit unions have not been singled out for negative treatment under financial regulatory reform because they "were zero part of the current financial upheaval."

[\[FULL STORY\]](#)



Dodd, Frank want regulators to fix loan mod problem

Senate and House financial heavyweights Senator Chris Dodd (D-Conn.) and Representative Barney Frank (D-Mass.) have asked federal regulators to look into possibly inflated valuations of some second mortgages that are being held on banks' balance sheets to aid government-sponsored assistance for distressed homeowners.

[\[FULL STORY\]](#)

New TIL requirements

As of July 30, 2009, there are some new Truth in Lending (TIL) Reg. Z requirements. Under the Mortgage Disclosure Improvement Act (MDIA) of 2008, creditors must deliver or mail the early disclosures at least seven (7) business days before consummation. If the APR contained in the early disclosures becomes inaccurate (for example, due to a change in the loan terms), creditors must "re-disclose" and provide corrected disclosures that the consumer must receive at least three (3) business days

brand; running a one-person IT department

Non-members like on-line banking

Credit unions sponsor Homes for Our Troops 3rd Annual Gala

New Hampshire Credit Unions raise \$140,000 for Make-A-Wish® Foundation of New Hampshire

St. Joseph Hospital Employees' Credit Union named Outstanding Fundraising Credit Union

St. Mary's donates \$2,500 to New Hampshire Association for the Blind

St. Mary's Bank Credit Union gives \$2,000 to Boys & Girls Club of Greater Nashua

Service Credit Union participates in Walk NH and donates toward cause

Granite State Credit Union reaches out to veterans with VA volunteer program

Holy Rosary Credit Union announces annual scholarship recipients for 2009

St. Mary's Bank Credit Union launches Summer Celebration program to benefit area non-profits

August 28 deadline for Dora Maxwell and Louise Herring Awards

St. Mary's Bank Credit Union donates \$1,500 to Manchester Central High School and the American Youth Foundation

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"Invest in America" sees record-high sales

Foolproof deemed Tech Council's Best of Show at 2009 ACUC

Focus on: Kathy Leveille, CUCE

FSCC announces two new shared branch locations in Germany at Service Credit Union locations

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before consummation of the loan. The disclosures also must inform consumers that they are not obligated to complete the transaction simply because disclosures were provided or because a consumer has applied for a loan.

[\[FULL STORY\]](#)

Federal credit union 18% rate gets 18-month extension

The National Credit Union Administration (NCUA) at its July 16 open meeting voted to continue the 18% interest rate ceiling for loans made by federal credit unions. The ceiling is set for an 18-month period from September 10, 2009 to March 10, 2011. The agency will issue a Letter to Federal Credit Unions to notify them of this decision.

[\[FULL STORY\]](#)

Insurance premiums v. deposit recapitalizations: NCUA

Interested parties have 30 days to comment on a National Credit Union Administration (NCUA) plan to clarify how insurance premiums and deposit recapitalizations are calculated for only a portion of a year when a credit union either enters or departs the National Credit Union Share Insurance Fund (NCUSIF) in a year with an assessment.

[\[FULL STORY\]](#)

House exec comp bill would exempt some credit unions

The House Financial Services Committee on Tuesday added an amendment that would take most credit unions out from under part of its executive compensation bill by exempting financial institutions with less than \$1 billion in total assets from portions aimed at curbing some incentive-based compensation structures.

[\[FULL STORY\]](#)

Agencies issue frequently asked questions on identity theft rules

In June, six federal agencies issued a set of frequently asked questions (FAQs) to help financial institutions, creditors, users of consumer reports, and issuers of credit cards and debit cards comply with federal regulations on identity theft and discrepancies in changes of address.

[\[FULL STORY\]](#)

Small changes made to "red flags" rule

The National Credit Union Administration, Federal Trade Commission, and the other financial institution agencies recently issued a final rule that makes technical corrections to the identity theft "red flags" rule.

[\[FULL STORY\]](#)

FinCEN guidance clarifies 314(b) information sharing

In June, the Financial Crimes Enforcement Network (FinCEN) issued guidance to financial institutions intended to clarify the use of an important information sharing tool made possible by section 314(b) of the USA PATRIOT Act. The guidance clarifies the scope of permissible information sharing covered by the section 314(b) safe harbor. Section 314(b) permits participating financial institutions, upon providing notice to FinCEN, to avail themselves of a statutory safe harbor from civil liability for sharing information with one another to identify and report activities, such as mortgage fraud, that they suspect may involve possible terrorist activity or money laundering.

[\[FULL STORY\]](#)

Feds launch I-9 audits at hundreds of employers

The U.S. Immigration and Customs Enforcement (ICE) launched a new audit initiative by notifying 652 employers across the country that the governmental agency will be investigating their hiring records.

[\[FULL STORY\]](#)

CU News

New Hampshire Credit Union League holds 55th Annual Meeting and Convention

The New Hampshire Credit Union League's Annual Meeting and Convention, June 5-7, 2009, at the Mount Washington Resort, attracted 250 attendees that enjoyed the only sunny beautiful weekend in June. Attendees from throughout the state enjoyed the educational sessions, great food, and the chance to gather with credit union friends in the new conference facility of the Mount Washington Resort. The new facility features one of the largest meeting spaces in northern New Hampshire along with a 25,000 square-foot spa and salon which many guests enjoyed with a picturesque view of Mount Washington.

[\[FULL STORY\]](#)



Credit union anniversaries

Several credit unions celebrating anniversaries this year were recognized at the New Hampshire Credit Union League's 55th Annual Meeting held on June 6, 2009 at the Mount Washington Resort in Bretton Woods.

[\[FULL STORY\]](#)



Spring season of CU 4 Reality™ Financial Education Fairs

The spring season of March, April, May, and June were very busy across the Granite State, surrounding states, across the country, and even as far as Germany, as many credit unions in partnership with local schools held CU 4 Reality™ Financial Education Fairs to educate more than 3,600 students on the importance of financial literacy and help prepare them for the real-life challenges and situations they will face later in life.

[\[FULL STORY\]](#)



Credit union financial education initiative showcased on WMUR TV Chronicle program

WMUR TV Chronicle program featured a segment about the CU 4 Reality™ Financial Education Program—on June 15th, at 7:30PM on WMUR-TV. CU 4 Reality™ is a financial literacy program for middle and high school students.

[\[FULL STORY\]](#)

Credit union auto loan incentives mean record May sales

A record monthly total of more than 38,000 General Motors (GM) and Chrysler vehicles were sold in May through credit unions' "Invest in America" program, bringing its total to 140,000 new vehicle sales since January. The program is on pace to sell 300,000 vehicles this year.

[\[FULL STORY\]](#)

Tips for incorporating "green" into brand; running a one-person IT department

Learn to successfully incorporate green initiatives into a credit union's brand and image in a new white paper from the CUNA Marketing and Business Development

Council.
[\[FULL STORY\]](#)

Non-members like on-line banking

When it comes to preferred service delivery channels, non-members report they are using internet banking and bill pay more frequently now than a few years ago, says a new CUNA survey. According to the 2009-2010 Survey of Potential Members: Membership Growth Strategies, 68 percent of non-members who use Internet banking and 62 percent of online bill payment users report an increased use. Additionally, 59 percent of debit/check card users use them to pay for purchases more often now than three years ago.

[\[FULL STORY\]](#)

Community Involvement

Credit unions sponsor Homes for Our Troops 3rd Annual Gala

Homes for Our Troops and title sponsors, the New Hampshire Credit Union League, the Massachusetts Credit Union League and the Credit Union Association of Rhode Island, hosted a spectacular gala on June 13. This third annual gala was held at the Copley Marriott Hotel in Boston to celebrate the brave and unselfish service of the men and women of the nations armed forces who have been severely injured in the course of their service, and to raise money for the specially adapted homes that they need and deserve.

[\[FULL STORY\]](#)



New Hampshire Credit Unions raise \$140,000 for Make-A-Wish® Foundation of New Hampshire

For thirteen years, the New Hampshire credit unions have made many wishes come true for hundreds of Make-A-Wish® Foundation of New Hampshire (Make-A-Wish) children across the Granite State. This year was no exception and despite the tough economic times, the New Hampshire Credit Union League presented a check to Make-A-Wish for \$140,000 at the League's 9th annual Richard D. Mahoney Credit Union Charity Golf

Tournament held at Candia Woods Golf Links on June 18th 2009. The success of this event – coupled with thirteen years of dedicated philanthropic fundraising by the League's credit unions – brings the total raised for Make-A-Wish to \$1,190,387.

[\[FULL STORY\]](#)



St. Joseph Hospital Employees' Credit Union named Outstanding Fundraising Credit Union

St. Joseph Hospital Employees' Credit Union was named the 2008/2009 "Outstanding Fundraising Credit Union." The credit union was recognized at the League's annual meeting on June 6 as part of the Social Responsibility Committee's Credit Union Recognition Program. St. Joseph Hospital Employees' Credit Union raised \$1.66 per member amidst a tough economy. Rounding out the top five were: second place – Gropaco Federal Credit Union; third place - New Hampshire Postal Credit Union; fourth place – Cheshire Health Federal Credit Union; and fifth place - Bellwether Community Credit Union.

[\[FULL STORY\]](#)



St. Mary's donates \$2,500 to New Hampshire Association for the Blind

St. Mary's Bank Credit Union recently gave \$2,500 to the New Hampshire Association for the Blind to support the organization's Technology Center client services program. Through newly developed assistive technology, this program gives school-age, working-age and newly retired blind people the ability to access information and communicate on par with full sighted family, friends, and colleagues.

[\[FULL STORY\]](#)



St. Mary's Bank Credit Union gives \$2,000 to Boys & Girls Club of Greater Nashua

St. Mary's Bank Credit Union recently donated \$2,000 to the Boys & Girls Club of Greater Nashua to help provide for the staffing, equipment, volunteer training and supplies necessary to operate its after-school education program for members aged eight through 12. The program aims to improve children's academic performance, instill skills to succeed in school, prepare students for higher education and help build confidence.

The Boys & Girls Club expects 350 - 400 youth will participate in these programs for fiscal year '09.

[\[FULL STORY\]](#)



Service Credit Union participates in Walk NH and donates toward cause

Service Credit Union participated in Walk New Hampshire on July 14 to promote healthy habits and exercise among its employees. Dr. Susan Lynch, wife of Gov. John Lynch and Chairwoman of the Foundation for Healthy Communities, joined Service Credit Union.

[\[FULL STORY\]](#)



Granite State Credit Union reaches out to veterans with VA volunteer program

Granite State Credit Union (GSCU), which has served the Manchester VA Hospital with an office at the facility since 1978, has become part of the hospital's volunteer network. GSCU employee Mary Beth Bennett who oversees the small credit union office within the hospital took notice of the hospital's need for volunteers.

[\[FULL STORY\]](#)



Holy Rosary Credit Union announces annual scholarship recipients for 2009

On June 22, the Holy Rosary Credit Union (HRCU) Board of Directors hosted a reception and presented five \$1,000 scholarships and one \$500 scholarship to deserving high school graduates. The scholarships are awarded annually to members who are enrolled in an accredited college.

[\[FULL STORY\]](#)



St. Mary's Bank Credit Union launches Summer Celebration program to benefit area non-profits

St. Mary's Bank Credit Union (www.stmarysbank.com) is pleased to announce a new Summer Celebration program to benefit area non-profit organizations via America's favorite pastime – baseball. As a multi-year sponsor of the New Hampshire Fisher Cats (<http://www.nhfishercats.com>), St. Mary's Bank Credit Union will host clients and guests, of several non-profit organizations, to summer outings at Fisher Cat's home games throughout July and August.

[\[FULL STORY\]](#)

August 28 deadline for Dora Maxwell and Louise Herring Awards

Since 1987, the Dora Maxwell Social Responsibility Recognition Award has honored credit unions for their charitable works in their communities. Some credit unions have ongoing programs and establish a special relationship with local social service agencies or school programs. Other programs address many different needs in the community. No matter the size or scope of a project, each participating credit union builds its reputation as a good corporate citizen along the way.

[\[FULL STORY\]](#)



Events

Back on Track

2009 Fall Leadership Conference, Mount Washington Resort, Bretton Woods, NH - October 16-18

Our economy is changing. A new reality is unfolding into one with unfamiliar rules and regulations, increased community needs, and enhanced cross-sector thinking and partnerships. The League's 2009 Fall Leadership Conference offers you and industry peers the opportunity to listen to and share ideas with experts who will provide you with the tools to successfully guide your credit union into this new economic and financial environment.

[\[FULL STORY\]](#)



Chapters

Upcoming Meetings and Events...

Northern Chapter

Tuesday, October 27,

Town and Country Motor Inn, Gorham

Program

Investing in the Current Market

Les Horwitz, Kent King Securities

5:00 p.m. Social Time

5:45 p.m. Business Meeting

6:00 p.m. Guest Speaker

6:30 Dinner

Business Solutions

"Invest in America" sees record-high sales

Credit union members are showing their support for American-made products by

purchasing a record number of vehicles through the credit union discount program "Invest in America."

[\[FULL STORY\]](#)

Foolproof deemed Tech Council's Best of Show at 2009 ACUC

FoolProof's financial literacy education system was the winner of the CUNA Technology Council's Best of Show Award at the 2009 America's Credit Union Conference (ACUC) and Expo, taking place June 21-24 in Boston.

[\[FULL STORY\]](#)



Focus on: Kathy Leveille, CUCE

New England Credit Union Services (NECUS) is fortunate to have another certified Credit Union Compliance Expert in the Member Resource Department: Kathy Leveille, Card Services and Compliance Assistant. She earned her certification in October, 2007.

[\[FULL STORY\]](#)



FSCC announces two new shared branch locations in Germany at Service Credit Union locations

Financial Service Centers Cooperative, Inc. (FSCC) announced that two new Shared Branching locations have come online on military bases in Germany. These new locations, operated by Service Credit Union, will serve military personnel and their families.

[\[FULL STORY\]](#)



FSCC presents 7th Annual Globe Awards

Financial Service Centers Cooperative, Inc. (FSCC), the nation's largest and most convenient credit union Shared Branching Network, honored its credit unions on June 10 at the Seventh Annual Globe Awards. The awards were presented during FSCC's Eighteenth Annual Shareholders' meeting in Las Vegas, Nevada, at the Four Seasons Hotel. Each year, FSCC recognizes its credit unions and partners for their Exceptional Service and Outstanding Performances in shared branching.

[\[FULL STORY\]](#)



Credit Union People

In Memoriam

Herb Forward who served Triangle Credit Union in a single capacity since 1957 recently passed away at age 81. Herb was a member of the Supervisory Committee for 52 years.

[\[FULL STORY\]](#)



Holy Rosary Credit Union announces promotions

Holy Rosary Credit Union (HRCU) is proud to announce the promotion of several well-deserving staff members.

[\[FULL STORY\]](#)

Wendy Clark brings mortgage expertise to NH Federal Credit Union

Wendy Clark, of Weare, NH, joined NH Federal Credit Union (NHFCU) as their Mortgage Consultant in June. Wendy has worked in all areas of the mortgage field: loan processing, underwriting, compliance, training, and more. Wendy was most recently self-employed, providing independent compliance audits for large mortgage companies and financial institutions.

[\[FULL STORY\]](#)

Calendar

Holiday

The League office will be closed Monday, September 7, in observance of Labor Day. The League's regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m.



League Calendar

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 E-Scan: Recession may have hit bottom, but brace for aftershocks
 Survey: Better rates, more ATM locations top list of member wants
 St. Mary's Bank Credit Union offers free reverse mortgage seminar
 Tech Council seeks best practices awards applicants
 Triangle Credit Union opens branch #8 in downtown Nashua
 Homes for Our Troops Annual Gala June 13 in Boston
 Holy Rosary Credit Union "Shred Day" a success
 St. Mary's Bank Credit Union donates \$1,500 to the Currier Museum of Art

President's Message

President's Message by Daniel F. Egan, Jr.

The passage of Senate 896 by the Senate on May 13 and the House on May 20, then signed by the President on May 22, 2009, gave us relief we had been seeking since the National Credit Union Administration (NCUA) first announced the impact of the investment portfolio losses in corporates on January 28, 2009. During this time, credit unions were confronted with an unsolved conundrum as NCUA changed projected losses, gave little guidance on accounting issues, and failed to display any transparency in the decision making process.

[\[FULL STORY\]](#)

Legal and Regulatory

President signs Stabilization Bill

After the House and Senate approved S. 896 on May 20, President Obama signed the Helping Families Save Their Homes Act, which would extend \$250,000 share and deposit insurance coverage and help credit unions manage the impact of the financial crisis on the credit union system through a Corporate Stabilization Program. The bill will extend the \$250,000 federal share and deposit insurance ceiling until 2013. This ceiling is set to expire at the end of the current year.

[\[FULL STORY\]](#)

Matz to be nominated as NCUA chair

Deborah Matz is President Barack Obama's choice to become the new chair of the National Credit Union Administration (NCUA), the White House announced in late May.

[\[FULL STORY\]](#)

NCUA approves credit reporting act changes

A rule change to existing Fair Credit Reporting Act regulations that would allow consumers to take their disputes directly to the furnishers of credit report information rather than acting solely through a credit reporting agency was unanimously approved by the board of the National Credit Union Administration (NCUA). Overall, the final rule, as approved, will implement portions of the Fair and Accurate Credit Transactions Act that seek to improve the accuracy and integrity of credit reports.

[\[FULL STORY\]](#)

CU News

Calling all OPTIMISTS! Good time, great cause!

Sprint/Nextel member discount program announced

More members using 7-Eleven® Vcom® shared branching locations

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January 21, 2009

Vol. 2 Issue 2

There is still time to join the celebrations!

CUNA's America's Credit Union Conference – June 21-24, 2009 in Boston!

Everyone is talking about the big 2009 Credit Union National Association's (CUNA's) 2009 America's Credit Union Conference (ACUC) in Boston. This major credit union event will celebrate 100 years of America's Credit Union Movement. The conference is scheduled for June 21 to 24, at the Hynes Convention Center in Boston's Back Bay.

[\[FULL STORY\]](#)



Five ways to attend America's Credit Union Conference and SAVE!

Take advantage of this year's "too good, but yes they're true" offers and lower hotel rates to join in on the excitement at the ACUC in Boston!

[\[FULL STORY\]](#)



Bellwether Community Credit Union, St. Mary's Bank Credit Union, America's Credit Union Museum hold CU4Reality Fairs

Two Manchester credit unions, Bellwether Community Credit Union and St. Mary's Bank Credit Union, sponsored a CU4Reality Financial Literacy Fair at America's Credit Union Museum to educate local students about the importance of financial literacy and to help prepare them for the real-life challenges and situations they will face later in life.

[\[FULL STORY\]](#)



E-Scan: Recession may have hit bottom, but brace for aftershocks

While there are now a few indications the recession has hit bottom, credit unions should prepare for a few aftershocks in what could be a slow road to recovery, advises CUNA's 2009-2010 Credit Union Environmental Scan (E-Scan).

[\[FULL STORY\]](#)

Survey: Better rates, more ATM locations top list of member wants

While most members report they are very satisfied with their credit unions, better rates and expanded access to automated teller machines top their wish list of suggested improvements, says a recently released report by CUNA.

[\[FULL STORY\]](#)

St. Mary's Bank Credit Union offers free reverse mortgage seminar

St. Mary's Bank Credit Union hosted a free Reverse Mortgage seminar and luncheon on Wednesday, May 20, 2009 at 11:00 a.m. at The Puritan Backroom Conference Center in Manchester, NH.

[\[FULL STORY\]](#)

Tech Council seeks best practices awards applicants

Nominations are currently being sought for the CUNA Technology Council's Best Practices awards, which recognize outstanding approaches to technology challenges with potential for universal application across the credit union movement.

[\[FULL STORY\]](#)

Triangle Credit Union opens branch #8 in downtown Nashua

Triangle Credit Union President/CEO Maurice D. Simard, Jr. presided over the grand opening of Triangle's newest branch office located in downtown Nashua.

[\[FULL STORY\]](#)



Community Involvement

Homes for Our Troops Annual Gala June 13 in Boston

This year the New Hampshire Credit Union League is the Title Sponsor of the Homes for Our Troops Annual Gala together with the Massachusetts Credit Union League and the Credit Union Association of Rhode Island. Through the generosity of member credit unions, the League was able to raise enough money to make this evening a reality. This spectacular event is an opportunity to raise funds to build homes for our courageous service men and women who have been seriously injured on duty, while celebrating their service and indomitable spirit.

[\[FULL STORY\]](#)

Holy Rosary Credit Union "Shred Day" a success

Holy Rosary Credit Union (HRCU) in Dover recently held its Second Annual Spring Shred Day at its Central Avenue branch. With a spring event in Dover and a fall event in Rochester, Shred Days have provided the community with an opportunity to securely destroy and recycle confidential paperwork free of charge. They are open to members and non-members alike, for business or personal documents.

[\[FULL STORY\]](#)



St. Mary's Bank Credit Union donates \$1,500 to the Currier Museum of Art

"Program enables Manchester 5th graders to visit museum"

St. Mary's Bank Credit Union announced it recently gave \$1,500 to the Currier Museum of Art to help fund museum tours for Manchester School District's fifth-grade students.

[\[FULL STORY\]](#)



Events

Calling all OPTIMISTS! Good time, great cause!

Life is good® to host FREE, feel-good® festival, Saturday, June 20th on Boston Common

Life really IS good, especially when you can enjoy a free, fun festival and know you're helping others. Life is good® is calling all optimists to its family-friendly outdoor bash, featuring great live music from five-time Grammy Winners The Blind Boys of Alabama,



rising national star Brett Dennen, and kid-favorite SteveSongs, plus classic backyard food, and a colorful mix of good-time games and activities for all ages.

[\[FULL STORY\]](#)



Bert Jacobs

Business Solutions

Sprint/Nextel member discount program announced

The New Hampshire Credit Union League has joined with the Michigan Credit Union League to bring their highly successful Sprint/Nextel Credit Union Member discount program to the Bay State. This win-win program provides significant savings to credit union members that choose Sprint/Nextel for wireless phone service, while providing a substantial income stream to the credit union for promoting the service to their members.

[\[FULL STORY\]](#)



More members using 7-Eleven® Vcom® shared branching locations

The 2,200 7-Eleven shared branching locations continue to gain popularity

Officials at Financial Service Centers Cooperative, Inc, (FSCC) the country's largest and most convenient shared branching network, report usage of the 7-Eleven Vcoms for shared branching transactions are exceeding projections significantly in 2009. The FSCC Network reports usage is up 43 percent from just under a year ago and that transaction surges are running as high as 9 percent week over week since December 2008.

[\[FULL STORY\]](#)



Calendar

League Calendar

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Holiday

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April 18 to April 21, 2010
Scottsdale, Arizona

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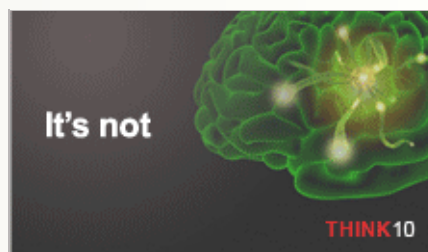
News



- » [Credit Union Veterans Tom Dorey, John Radebaugh Appointed to CO-OP Board of Directors](#)
 - » [CO-OP Introduces *Insight Vault* Blog](#)
 - » [Tony Hsieh, Online Retail Entrepreneur, Added to THINK '10 Conference Speakers](#)
- » [More](#)

Events

- » [Balancing and Settlement 02/09/2010 11 am PT](#)
02/09/2010, Webinar
 - » [Online Microfiche 2/10/10 11 am PT](#)
02/10/2010, Webinar
- » [More](#)





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Conferences and Conventions - New Hampshire

- April 9th, 2010 - April 11th, 2010: [2010 Spring Volunteer Development Conference](#)
- June 11th, 2010 - June 13th, 2010: [NHCUL Convention and Annual Meeting](#)
- October 17th, 2010 - October 19th, 2010: [2010 Fall Leadership Conference](#)

Networks

- February 23rd, 2010: [Compliance: RESPA, TIL and HMDA Updates](#)
- March 3rd, 2010: [Developing Business in a Diverse Marketplace](#)

Webinar and Webcast Sessions

- February 9th, 2010: [Webinar - Succession Planning](#)
- February 10th, 2010: [Webinar - Notary Essentials & Legalities](#)
- February 10th, 2010: [Webinar - Credit Card Act – February 22 Requirements](#)
- February 16th, 2010: [Webinar - Regulation E Alert: Rule Changes to EFT for OD Protection Effective July 1, 2010](#)
- February 17th, 2010: [Webinar - Reading & Understanding Personal Tax Returns: Schedules B, C & D](#)
- February 23rd, 2010: [Webinar - Implementing FACT Act Accuracy & Integrity Rules: Deadline July 1, 2010](#)
- March 3rd, 2010: [Webinar - Directors & the ALLL](#)
- March 10th, 2010: [Webinar - Members & Trust Accounts](#)
- March 17th, 2010: [Webinar - Financial Privacy & GLBA Update](#)
- March 24th, 2010: [Webinar - Regulations D & E for Frontline Staff](#)
- March 25th, 2010: [Webinar - RESPA/HMDA](#)
- March 31st, 2010: [Webinar - Reading & Understanding Personal Tax Returns: Schedules E & F](#)
- April 14th, 2010: [Webinar - Lending to Small Businesses \(Including SBA Loans\)](#)
- April 20th, 2010: [Webinar - Writing Policies for Loan Workouts & Collections](#)
- April 21st, 2010: [Webinar - Head Teller: Managing the Under-Performer](#)
- April 28th, 2010: [Webinar - How Your Member's Bankruptcy Filing Affects Your Credit Union: Next Steps](#)
- May 5th, 2010: [Webinar - Understanding Credit Union Financial Statements: For Directors & Volunteers](#)
- May 12th, 2010: [Webinar - Strengthening Your Credit Union's Loan Review Program](#)



- May 19th, 2010: [Webinar - Handling Return Items: Checks/Share Drafts, Imaged, ACH](#)
- May 20th, 2010: [Webinar - Reg CC – Funds Availability Made Easy](#)
- May 26th, 2010: [Webinar - Repossession, Notice & Sale of Collateral on Personal Property](#)
- June 2nd, 2010: [Webinar - Call Report Preparation & Filing](#)
- June 10th, 2010: [Webinar - Health Savings Accounts](#)
- June 16th, 2010: [Webinar - Safe Deposit Fundamentals](#)
- June 23rd, 2010: [Webinar - Preventing Losses on the Frontline & in the Call Center](#)
- June 30th, 2010: [Webinar - Handling Right of Set Off: What You Need to Know](#)
- July 7th, 2010: [Webinar - When Do We Have a Legal Loan Application Under the Revised Reg Z & RESPA Rules?](#)
- July 13th, 2010: [Webinar - Processing Federal Government ACH Payments: Getting It Right!](#)
- July 21st, 2010: [Webinar - Early Warning Signs of Problem Loans](#)
- July 28th, 2010: [Webinar - Vendor & Third-Party Due Diligence](#)
- August 4th, 2010: [Webinar - Your Credit Union's Responsibilities & Liability When Check Fraud Occurs](#)
- August 11th, 2010: [Webinar - UCC Issues: What Every Lender Should Know](#)
- August 18th, 2010: [Webinar - Opening Deposit Accounts Online](#)
- August 19th, 2010: [Webinar - Head Teller Development: You're the New Head Teller, Now What?](#)
- August 25th, 2010: [Webinar - Credit Reports & Scores: Using Them Legally & Effectively](#)
- September 2nd, 2010: [Webinar - Compliance Risk for Directors: Identifying the Risk in Your Credit Union](#)
- September 8th, 2010: [Webinar - Subpoenas, Summonses, Levies & Other Demands for Member Funds](#)
- September 15th, 2010: [Webinar - Legal Aspects of Checks/Share Drafts](#)
- September 22nd, 2010: [Webinar - Your Fair Lending Exam: What the Examiners Want!](#)
- September 29th, 2010: [Webinar - Managing Employee Absenteeism & Tardiness](#)
- October 7th, 2010: [Webinar - Advertising Compliance](#)
- October 13th, 2010: [Webinar - Conducting the 2010 ACH Audit](#)
- October 20th, 2010: [Webinar - Managing & Monitoring High-Risk Accounts](#)
- October 27th, 2010: [Webinar - Assisting with Member Credit Report Disputes: ACDVs, AUDs, & Correcting](#)
- October 28th, 2010: [Webinar - How to Avoid the Top 10 Real Estate Lending Compliance Violations](#)
- November 3rd, 2010: [Webinar - Internal Fraud Hotspot Awareness](#)
- November 10th, 2010: [Webinar - Basics of Regulation B for Credit Unions: Equal Credit Opportunity](#)
- November 17th, 2010: [Webinar - Business Accounts: Who is Authorized to Open, Close & Transact?](#)
- November 18th, 2010: [Webinar - Your CU's Business](#)

[Documents: Retention & Destruction Guidelines](#)

- December 1st, 2010: [Webinar - Understanding the ALLL: Getting It Right!](#)
- December 9th, 2010: [Webinar - Hired, Fired, or Inbetween: Legal Aspects of Employment Law](#)
- December 14th, 2010: [Webinar - Electronic Records: What to Keep, What to Delete, What Holds Up in Court](#)

QuickBites

- February 18th, 2010: [QuickBite: Reg Z](#)
- February 23rd, 2010: [QuickBite: Fair Lending](#)
- March 2nd, 2010: [QuickBite: Improve Your Memory Forever](#)
- March 4th, 2010: [QuickBite: IRA Basic \(Two Hour TeleCourse\)](#)
- March 10th, 2010: [QuickBite: Call Center Lending Opportunities](#)
- March 17th, 2010: [QuickBite: UBIT Issues](#)
- April 6th, 2010: [QuickBite: Conducting Credit & Background Checks](#)
- April 7th, 2010: [QuickBite: Financial Counseling for Loan Officers \(Two Hour TeleCourse\)](#)
- April 14th, 2010: [QuickBite: Plastic Card Fraud](#)
- May 11th, 2010: [QuickBite: Supervising a Diverse Workforce](#)
- May 27th, 2010: [QuickBite: CU Alternatives to Predatory Car Loans](#)
- June 8th, 2010: [QuickBite: Bankruptcy \(Two Hour TeleCourse\)](#)
- June 16th, 2010: [QuickBite: Cell Phones: Our Future Wallets](#)
- June 30th, 2010: [QuickBite: Key Financial Ratios Everyone and the BOD Should Know](#)
- July 8th, 2010: [QuickBite: The Hispanic Opportunity \(90 Minutes\)](#)
- July 14th, 2010: [QuickBite: Collections \(Two Hour TeleCourse\)](#)
- August 5th, 2010: [QuickBite: Growth Strategies: Retention is the New Acquisition](#)
- August 11th, 2010: [QuickBite: How to Increase Loan Approvals \(Two Hour TeleCourse\)](#)
- August 18th, 2010: [QuickBite: Lending to the Self-Employed - How to Say YES!](#)
- August 24th, 2010: [QuickBite: How to Out-Sell What Your Competitors Can't](#)
- September 9th, 2010: [QuickBite: The Growing Role of Market Segmentation](#)
- September 14th, 2010: [QuickBite: Innovations on Business Continuity](#)
- September 29th, 2010: [QuickBite: Rethinking Your Current Business Development Tactics](#)
- October 14th, 2010: [QuickBite: Telephone Collection Tips](#)
- October 21st, 2010: [QuickBite: Social Media & Your Media Mix - Is it for you?](#)
- October 27th, 2010: [QuickBite: Emerging Trends & Risks - Serving Members Remotely](#)
- November 9th, 2010: [QuickBite: Red Flags of Internal Fraud](#)
- November 18th, 2010: [QuickBite: Secrets of Boomer](#)

[Retirees Revealed](#)

- November 23rd, 2010: [QuickBite: Sub Prime Lending Solutions/Alternatives](#)
- December 2nd, 2010: [QuickBite: Member Business Loans](#)
- December 7th, 2010: [QuickBite: Tips for Terrific Talking](#)

Seminars and Schools - New Hampshire

- February 23rd, 2010: [Compliance: RESPA, TIL and HMDA Updates](#)
- March 18th, 2010: [Credit Union Employee Boot Camp](#)
- March 30th, 2010: [2010 BSA Update](#)
- April 14th, 2010: [Account Essentials](#)
- April 27th, 2010: [2010 BSA Update](#)
- May 12th, 2010: [Credit Union Employee Boot Camp](#)
- May 18th, 2010: [2010 BSA Update](#)
- June 1st, 2010: [2010 BSA Update](#)
- July 21st, 2010: [Credit Union Employee Boot Camp](#)
- September 14th, 2010: [2010 BSA Update](#)
- September 15th, 2010: [Credit Union Employee Boot Camp](#)
- October 5th, 2010: [Developing Great Managers, Part I of III](#)
- October 20th, 2010: [Account Essentials](#)
- November 9th, 2010: [Developing Great Managers, Part II of III](#)
- November 16th, 2010: [2010 BSA Update](#)
- November 17th, 2010: [Credit Union Employee Boot Camp](#)
- December 7th, 2010: [Developing Great Managers, Part III of III](#)

Special Events - New Hampshire

- March 10th, 2010 (8:00 AM): [NH Legislative Breakfast](#)
- April 20th, 2010: [The Great New England Credit Union Show](#)



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