

Horizons

Vol. 10 No. 4

April, 2006

2006 Credit Union Basketball Championships a "winner" for Rhode Island credit unions

For the sixteenth consecutive year, Rhode Island credit unions, the Rhode Island Credit Union League, and Empire Corporate Federal Credit Union, were joint sponsors of the annual Credit Union Basketball Championships. The state finals for both girls and boys basketball were held at The Ryan Center at the University of Rhode Island on Saturday and Sunday, March 11 and 12, 2006, respectively.

Credit union sponsorship of this statewide tournament offers Rhode Island's top high school athletes the opportunity of a lifetime to compete at The Ryan Center. More than 15 of Rhode Island's credit unions helped sponsor

the event that provided them ad space in The Credit Union Basketball Championships program book, as well as visibility on the scoreboard. On the statewide level, marketing efforts also included radio and television spots. In addition, *The Providence Journal* printed full game coverage over the weekend event.

A Credit Union Basketball Championships press conference was held on Thursday, March 9, 2006, at

The Ryan Center. It was well attended by press correspondents, many of the high schools' athletic directors, and more than 50 athletes.

Sponsored by Empire Corporate Federal

Credit Union, a Credit Union Basketball Championships "Player of the Game" trophy was awarded to the losing and winning teams. In addition, Empire donates funds to the twelve high school finalists' athletic funds to help support the schools' athletic programs for future students. This commitment to the youth of Rhode Island exemplifies the fundamental cooperative spirit upon which credit unions are based.



President's Message

By Daniel F. Egan, Jr.

With a hint of spring in the air and Red Sox at spring training, we know it will not be long before the warm weather and baseball season will be here. This time of year always induces optimism and hope, not only for our beloved Red Sox but for our outlook on the rest of the year.

Like the Red Sox, credit unions have a long and proud history. We have reason to be optimistic about our role in an ever more

competitive financial services marketplace. Our optimism, however, cannot result in our ignoring the difficult decisions that have to be made in light of today's realities. The high cost of regulatory compliance, the decreasing operating margins, and increased competition for members' business have to be confronted by every credit union.

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. . . and more!


RHODE ISLAND

CREDIT UNION LEAGUE



Legislative & Regulatory Notes

Revised FCRA examination procedures

The Federal Financial Institutions Examinations Council (FFIEC), comprised of the National Credit Union Administration and its four companion bank and thrift regulators, has approved revised Fair Credit Reporting Act (FCRA) examination procedures, effective immediately. In a release, the FFIEC noted the new procedures incorporate new requirements created by the Fair and Accurate Credit Transaction Act of 2003 (FACT Act). For instance:

- The examination procedures were reorganized into a new format in which similar

requirements are grouped into modules for use in risk-focused compliance examinations. The modular format is intended to assist financial institutions in organizing compliance programs and internal reviews.

- Statutory and regulatory citations for all of the applicable FCRA requirements are listed in Appendix B by federal regulator in the order in which they are addressed in the examination procedures.

At least one section of the new guidance promised more information to come. Entitled "Section 624 Affiliate Marketing Opt Out," it

addresses a FCRA requirement that consumers be provided with a notice and an opportunity to opt out of an entity's use of certain information from an affiliate to make solicitations to that consumer.

The FFIEC 40-page letter to financial institutions noted: "The federal banking agencies, the National Credit Union Administration, the Federal Trade Commission, and the Securities and Exchange Commission are in the process of developing final regulations to implement this new opt out requirement. Financial institutions will not be subject to these requirements until the final rules are implemented and effective. This section of the examination procedures will be written upon publication of the final regulations."

To read the guidance, go to www.fdic.gov/news/news/financial/2006/fil06018a.pdf.

NCUA issues interim rule amending share insurance coverage

The National Credit Union Administration (NCUA) Board has issued an interim final rule amending share insurance to clarify coverage and implement changes required by share insurance reform Congress enacted in February.

"I am pleased to see this much needed change in account protection," said Chairman JoAnn Johnson. "I view this immediate increase in retirement savings coverage as taking a large step to protect member's accounts and as a vital way to encourage retirement saving. As personal retirement accounts surpass \$100,000, Americans want to know that their IRA and Keogh accounts in banks, thrifts and credit unions are federally insured and protected against loss."

Effective April 1, 2006, the interim final rule provides the following:

- Increases share insurance limits to \$250,000 for retirement accounts such as Traditional and Roth IRAs (Individual Retirement Accounts) and Keogh accounts;
- Retains the \$100,000 insurance limit for all other types of share accounts;
- Requires NCUA and Federal Deposit Insurance Corporation (FDIC) to jointly determine if an inflation-adjusted increase is appropriate for insured accounts beginning in 2010 and every five years thereafter;

- Includes pass-through coverage on employee benefit plans while limiting acceptance of shares in employee benefit plans to insured credit unions that are well or adequately capitalized; and

- Clarifies coverage for qualified tuition programs, commonly referred to as 529 plans, and share accounts denominated in foreign currencies.

NCUA and FDIC coordinated their share and deposit insurance interim rules regarding coverage amounts. While retirement accounts gain increased coverage, the rule retains the provision that retirement accounts are insured separately from other accounts at the same institution. NCUA issued the interim final rule with a 60-day comment period.

NCUA is currently in the process of updating the *Your Insured Funds* brochure, *Benefits of Federal Share Insurance* brochure, and the *Share Insurance Estimator* on the website. These documents should answer questions about changes to share insurance coverage. NCUA is working to complete revisions to these documents within a month after the interim rules takes effect April 1.

In the future, the agency will be issuing a rule concerning changes to the official NCUA insurance sign.



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2006 Governmental Affairs Conference deemed a success

The 2006 Governmental Affairs Conference (GAC), the premier political meeting of the Credit Union National Association (CUNA), was held in Washington February 26 to March 1. The annual political gathering presented many legislators and public officials, media luminaries and concluded with credit union visits to Capitol Hill.

The annual GAC provides an important opportunity for credit union representatives from across the country to learn about and discuss the top issues facing the movement, and to participate in the decisions that will drive CUNA staff on matters of federal and state legislative and regulatory affairs.

This year's conference was one of the best-attended to date. According to Mark Wolff, CUNA senior vice president of communications, the 2006 event exceeded last year's numbers with more than 4,000 attendees, which includes a record number of first timers: 430.

Senate's Majority Leader, Bill Frist (R-Tenn.), addressed the GAC for the first time, and U.S. Treasury Secretary John Snow returned to the GAC. Additional conference participants included House Financial Services Chairman Michael Oxley (R-Ohio), Senator Paul Sarbanes (D-Md.), ranking member of the Senate Banking Committee, as well as Representatives Ed Royce (R-Calif.) and Paul Kanjorski (D-Penn.), who are the original co-sponsors of the Credit Union Regulatory Improvements Act (CURIA, H.R. 2317), now with 114 co-sponsors.

Other notables on the program included:

- All members of the National Credit Union Administration (NCUA) Board;
- Emil Henry, assistant secretary for financial institutions, U.S. Treasury;
- Bob Woodward, *The Washington Post*;
- Ted Koppel, journalist and former anchor, ABC's "Nightline," and
- George F. Will, nationally syndicated political columnist.

Breakout session topics included preparing for the next wave of bank attacks; bankruptcy reform implementation; data security and cyber-crime such as phishing, pharming, spamming and spoofing; political fund-raising strategies; grassroots advocacy; the debate over credit freeze legislation; NCUA exam issues; new pressures on corporate governance; community involvement case studies; changes in consumer protection rules; and the outlook for CURIA.

Treasury Secretary Snow at GAC

During his fourth Governmental Affairs Conference appearance at the CUNA Governmental Affairs Conference on the Monday, February 27th General Session, Treasury Secretary John Snow again voiced his and the Bush administration's support for credit unions and their tax-exempt status.

Snow thanked credit unions for their part in making America what it is today and for the service they provide to their communities, the country, and the Treasury. "I don't know of any other institutions in the financial services industry that have a heart the way you do," he said.

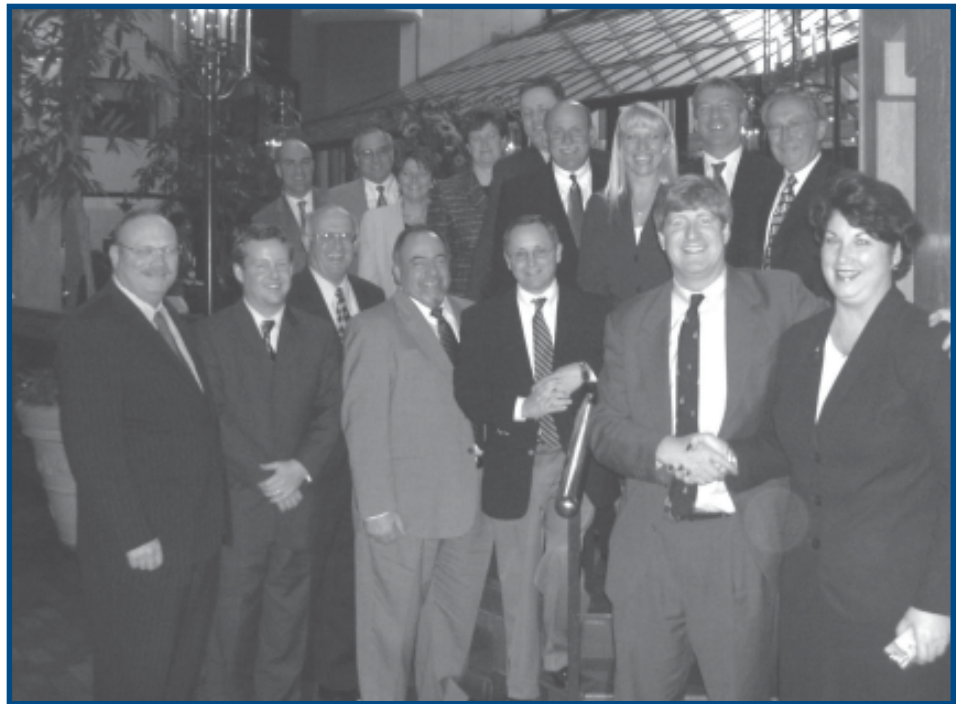
Snow mentioned the time-tested premise that you always get less of everything you tax. His comment, "That's why we tax things we

don't want much of, right?" brought laughter from the audience. He went on to say, "The president and I support your continuing tax exemption," he said to rousing applause. "We want to see you continue to do what you do."

Snow talked about his two main initiatives: the financial war on terror and financial education. "Credit unions are a major partner" in fighting terrorism, he said, acknowledging the burdens of the Bank Secrecy Act and the USA PATRIOT Act. The Treasury will work with credit unions to minimize these effects.

Credit unions are on the "front line" of financial education. Snow stressed the need for consumers to learn about identity theft, plastic card fraud, the risks of rising debt, the benefits of building savings, and the power of compound interest.

Rhode Island delegation meets with Congressman Patrick Kennedy



Members of the Rhode Island delegation met with Congressman Patrick Kennedy on March 1st in Washington D.C. as part of the CUNA Governmental Affairs Conference. Among the group pictured from Rhode Island are William Brownell, Dexter Credit Union; Robert Andrade, Pawtucket Credit Union; Kenneth Poyton, Providence Postal Federal Credit Union; Congressman Kennedy; Mary Ann Clancy, Rhode Island Credit Union League; Stephen White, Westerly Community Credit Union; League Chairman Paul Archambault, and Robert Labarre, Wave Federal Credit Union; Cidalia Rocha, Columbus Credit Union; Ellen Ford, People's Credit Union; David Dupere, Anchor Federal Credit Union; Gary Furtado and Richard Bessette, Credit Union Central Falls.



Social Responsibility



Ticket sales to begin

Hebert Candy Bar sales reminder

Don't forget the month of May is devoted to the Hebert Candy bar sales to support Special Olympics Rhode Island.

A 50% donation from each candy purchase will be made on behalf of the Rhode Island Credit Unions.

Orders must be placed by April 12. Additional orders may be placed during the month of May. If you have any questions, contact Donna Bevilacqua at the League of- fice, 1-800-842-1242.



Are your members looking for the ultimate thrill in family adventure this summer? If so, and if your credit union is not already enrolled, why not help them by getting involved with the Rhode Island Credit Union League Social Responsibility Committee's Six Flags New England Consignment Ticket Sales. For those credit unions that are enrolled, we thank you for your continued involvement in this program.

Six Flags New England is under new management, which in turn brings many new and exciting changes to the park. The goal of Six Flags New England is to bring back the family experience for all guests. Some of the changes contemplated for the 2006 season at the "New" Six Flags New England are:

- Two new rides
- Daily Parades
- More Characters in the park at all times
- New Justice League Characters (Superman, Batman, Flash, and the Green Lantern)
- Bigger and Better Shows

Six Flags New England will consign discount admission tickets valid any operating day throughout the 2006 season. Consignment tickets offer park admission at a substantial savings! Main gate price is \$49.99. The tickets are sold on consignment for \$32.00 (Cost \$30.00 and \$2.00 donation for Special Olympics Rhode Island).

If your credit union is interested in helping members find some family excitement this summer, then give Lori Coogan, account executive, Six Flags New England a call at (401) 270-2502 and she will enroll your credit union in the program today!

CUNA asks congressional committee to consider who bears cost of card fraud

The Credit Union National Association (CUNA) wrote to key House Financial Services Committee members recently and reiterated the trade group's support for data security legislation that will protect consumers and help restore stability in the processing of credit card transactions.

"CUNA does not object to merchants acquiring non-sensitive information from consumers to aid in the conduct of business and customer relations," wrote CUNA President/CEO Dan Mica. "However," he added, "CUNA does believe that any data security legislation must clearly address the lack of data security by merchants and non-financial companies that accumulate or distribute personal financial information." To that end,

Mica said CUNA supports legislation that would prohibit the retention of certain sensitive, identifying information by merchants and certain non-financial companies.

In the letter sent to House Financial Services Committee Chairman Michael Oxley (R-OH) and Ranking Minority Member Barney Frank (D-MA), Mica asked the committee to consider addressing in legislation the topic of who bears the cost of data breach notifications and a proposed six-month credit-monitoring period. He said the question becomes important since financial services providers would likely be the ones notifying consumers of a breach even when a third-party was responsible for the loss of information.

Mark Your Calendar!

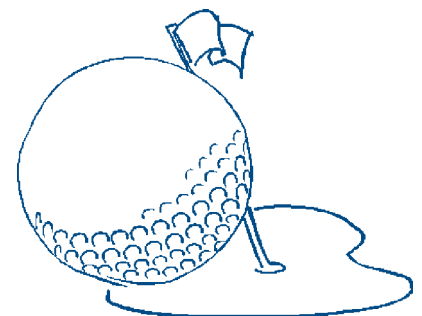
Rhode Island Credit Union League Charity Golf Tournament

July 17, 2006

Crestwood Country Club

Rehoboth, MA

Information has been mailed to all credit unions!



Bank Secrecy Act session scheduled

The National Credit Union Administration (NCUA) and state regulators are committed to enforcing the requirements of the Bank Secrecy Act (BSA) during credit union examinations. With this in mind, BSA should be a top training priority for credit unions. Due to the changing requirements of the BSA and its requirement for ongoing staff training, Kathy Thompson, CUNA's senior vice president for Compliance and Legislative Analysis, lists the Bank Secrecy Act as the top compliance headache for 2006.

To help credit unions effectively meet BSA regulatory compliance issues and operating and training requirements before your examiner walks in the door, the League has developed an evening program for managers and staff. The May 9 session will be held in Warwick, RI.

Dinner is included in the pricing for this session. The program lasts approximately two hours after dinner is completed. The registration form can be accessed through the League's website at www.riculeague.org.

Draper named secretary/treasurer, CUNA Marketing/Business Development Council

Mike Weber, Anne Upson-Legg, and Tim Draper were elected as the three executive committee officers of the CUNA Marketing & Business Development Council during the council's 13th annual conference March 15-18, 2006, in Orlando, Florida.

Weber, vice president of marketing/public relations for Dupaco Community Credit Union in Dubuque, Iowa, has moved from vice chair to chair. He replaces outgoing chair Renee Dickson, product marketing manager for Wings Financial Federal Credit Union in Apple Valley, Minnesota, who accepted a position outside of

the credit union movement. Upson-Legg, vice president of marketing for Cabrillo Credit Union in San Diego, was selected as the new vice chair.

Draper, vice president of marketing for Credit Union Central Falls in Smithfield, Rhode Island, was named the new secretary/treasurer, replacing Matt Tebbetts, vice president of marketing for Greenville Federal Credit Union in Greenville, South Carolina, who completed his term on the council's executive committee.

CUNA asks for small business lending improvements

Grace Mayo, testifying Thursday, March 9 on behalf of the Credit Union National Association (CUNA), said credit unions will have a difficult time increasing participation in the Small Business Administration's (SBA) 7 (a) guaranteed lending program, faced with the current roadblocks of increased fees and inadequate funding. Mayo made her statement before the House small business subcommittee on tax, finance and exports, which is looking into funding levels and fee structure of the flagship SBA 7 (a) program.

She said credit unions will find it difficult to be a source of lending for small businesses through the 7 (a) lending program if the fee structure continues to increase. Such increases

have made the program expensive to small businesses and lenders, and could have the unintended consequence of blocking credit union access to the program, Mayo added.

She cited a 2004 SBA report that showed credit access had been significantly reduced for small businesses, largely because of the consolidation in the banking industry, and added that under current conditions credit unions would have a hard time filling that gap. The California credit union executive also urged statutory changes to raise the member business lending (MBL) cap on credit unions from 12.25% to 20%, as proposed by the Credit Union Regulatory Improvements Act (CURIA, H.R. 2317).

Credit Union People

Karl Kozak, president/CEO of Pawtucket Credit Union, is pleased to announce the following officer appointments:

Rebecca E. Book

Senior Vice President/Compliance Officer

Rebecca Book has been promoted to Senior Vice President/Compliance Officer. She earned her undergraduate degree from Brown University and her J.D. from Boston College Law School. Book has nearly 30 years of compliance experience in the financial services industry. Her responsibilities include ensuring credit union compliance with all applicable laws and regulations, serving as Compliance Officer, and acting as the credit union's primary regulatory compliance resource and contact. She resides in Riverside, RI.



Kim Denny Gilchrist

Assistant Vice President of Employee Development

Kim Denny Gilchrist has recently been promoted to Assistant Vice President of Employee Development. With two decades of financial services experience, Denny Gilchrist is responsible for overseeing employee development and ensuring that employee-training programs are in alignment with business needs. She resides in Brooklyn, CT.



Michael A. Jordan

Assistant Vice President of Strategic Analysis

Michael Jordan has been promoted to Assistant Vice President of Strategic Analysis. He joined Pawtucket Credit Union in 2002 from United Way of Southeastern New England where he was Vice President of Market Research and Electronic Communications. Jordan's responsibilities include overseeing the data research, analysis and reporting needs of the credit union through the integration of strategy, statistics, and tactical solutions. He resides in Greene, RI.





Agency Update

CUNA Mutual adds preferred vendors for equipment maintenance insurance offerings

Systems Insurance of America (SIA), the equipment maintenance insurance (EMI) affiliate of the CUNA Mutual Group, has announced preferred vendor relationships with Bantek West, Inc., Chicago, and DecisionOne, Philadelphia.

EMI is a lower-cost alternative to traditional maintenance service contracts. Most types of electronic office equipment commonly found in credit unions are eligible for coverage, including alarm systems, ATMs, drive-ups, coin sorters, computers, fax machines, network equipment, postage machines, scanners, typewriters, and vault doors.

Bantek, which recently merged with EFMARK Premium Armored, offers a wide range of ATM maintenance services. Bantek and EFMARK have formed the largest independent equipment servicing solution provider for credit unions, operating in 43 states through 75 branch offices.

"As a company that focuses its resources on providing end-to-end solutions, we are in a unique position to meet SIA's customer needs at every step of the equipment-servicing process," said Fred Wich, Bantek owner and executive committee member. "We're proud to play a role in maintaining SIA's reputation as one of the premier providers of equipment maintenance insurance for credit unions."

"The preferred provider relationship with Bantek enables SIA to offer a proprietary pricing advantage in an expanded number of states," said Mike Dolan, CUNA Mutual's EMI managing director. "It grows SIA's vendor network and significantly enhances our ability to help credit unions manage and control their equipment maintenance costs," Dolan said.

"Bantek will serve as a single-source provider for SIA customers, thereby reducing costs, limiting exposure, and improving up time. Our companies share the philosophy and importance of exceeding customer expectations," Dolan said.

DecisionOne provides a wide spectrum of technology support services, including maintenance, iMAC, deployment, service desk,

and logistics via its 4,000-plus technology staff, North American service locations, and centralized support capabilities. The SIA/DecisionOne partnership provides a cost-effective alternative to Original Equipment Manufacturer (OEM) post-warranty support to credit unions with high-end HP servers, IBM mainframe, and high-end, and mid-range servers.

"For organizations that use these systems for business-critical functions and do not want to upgrade to new equipment, finding a reliable service partner to protect their mainframe investment is paramount," said John Rooney, DecisionOne executive vice president and chief commercial officer.

"The agreement covers all DecisionOne locations and provides SIA policyholders proprietary discounted pricing, service level agreements, and delivers cost effective, high-level service support on these product lines," Dolan said. "This allows our customers to extend the life of these products, delay capital expenditures, and maximize the value of their IT equipment."

CUNA Mutual purchased SIA, a Wauwatosa, Wisconsin-based company, in June 2005. As part of the company's Credit Union Protection product group, SIA provides EMI coverage to more than 400 credit unions in 21 states. For more information, call 800-257-0777.

Branding seminar April 6

The largest marketing challenge that credit unions face is the one that lies at the very core of their identity ... branding. Understanding and expressing the credit union brand is frequently neglected or avoided because it is simply a challenge that is perceived as too difficult to "wrap your arms around." The League and EverythingCU.com are teaming up to help credit unions make the most of their brands.

The team from EverythingCU.com, Morriss Partee, Josh Lynn and Matt Taggart, will use the considerable experience they have

gained from working on credit union branding projects to walk us through key branding concepts. The seminar will cover topics ranging from the core concepts to creating an emotional connection and how service has to pay off the brand promise.

This all day session will be held at the Radisson Hotel in Milford, MA, on Thursday, April 6. The registration fee is \$150 which includes lunch and breaks. Please contact Rob Kimmitt, SVP public relations and marketing, at rkimmitt@cucenter.org with any questions regarding this program.

President's Message - Continued from Page 1.

Finding solutions for some of these realities rests with the League. Legislative and regulatory changes are needed to keep pace with operational and compliance issues. New cooperative efforts must be initiated to provide competitive benefits for credit unions and added value for credit union members. Finally, the focus of public attention must be placed on the benefits every community derives from the presence of credit unions.

Through our cooperative efforts on the local, state, regional and national level, we have the capacity to meet today's challenges. With our collective commitment and cooperation, we have reason to be optimistic. Playing as a team, credit unions will always have a competitive edge.



Loretta LaRoche & Company

Health • Happiness • Humor

Cognitive distortion - by Loretta LaRoche

Leading up to the Rhode Island Credit Union League's 72nd Annual Meeting, *Horizons* will feature articles on stress management written by Loretta LaRoche. As announced in the February issue of *Horizons*, Loretta will be the featured speaker, *thanks to the generous support of Empire Corporate Federal Credit Union*, following the Annual Meeting dinner on Monday, June 26 at Blithewold Mansion in Bristol, RI.



"Most of us tend to believe that stress is something that happens to us rather than being caused by us. While there are situations that fall into the category of being out of our control, the majority of daily events are manageable. We can reframe cognitive distortions through the use of exaggeration therapy.

Life becomes stressful when we make faulty conclusions about our world. It is our interpretations about experiences, which create anxiety, anger, and depression. When you decide that a wet towel left on a bed is similar to a mugging you are creating a stormy climate for yourself.

In his 1961 book, "A Guide to Rational Living," Albert Ellis argues that emotions have little to do with actual events. In between the event and the emotion is realistic or unrealistic self-talk. The emotion actually comes from what you say to yourself and not from the event itself.

The dialogue that fuels most stress is often irrational. Hence the name cognitive distortions. If we could disengage, become compassionate witnesses to our behavior, without being attached to outcome we would be consistently amused with our lives. To stop overreacting we need to:

- Stop needing to be right - ask yourself would I rather be right or would I rather be happy?
- See yourself as part of a global sitcom.
- Learn to accept where you are and what you

are doing. True acceptance allows us to live joyfully.

When we catastrophize and awfulize instead of seeking solution, we begin to feel a sense of helplessness. This in turn reduces our body's ability to help us create positive well being.

Exaggeration Therapy

Most of us do not have to practice exaggerating, since we are already doing it. Remember that we normally make things worse without much thought. It seems to happen automatically.

Ten Commonly Used Cognitive Distortions Using Exaggeration Therapy:

1. The Blame Game: You know they took your parking space and you will find them. You have sent out a search party and when they are found they will be severely punished.
2. Mind Reading: Since you are the Grand Pooh Bah of knowing, you have advance information on bad weather, awful things people are going to do, and serious injuries that will happen to people you care about on trips that they haven't gone on yet.
3. Always Should on Yourself: Make sure you feel bad about things you haven't done. Including people around you as well. Keep a whip handy so you can beat yourself randomly!
4. Do Everything Perfectly or Not at All: Try not to make any mistakes, be superhuman, and don't expect anyone to make any either.
5. Be Overly Responsible: Feel overworked and taken advantage of, never let anyone do anything for you. Become a martyr. Make a martyr kit by putting some velcro around your wrist and another around your head and snap them together.
6. Multiply Everything by Forever: When things are bad, tell yourself and others they will always be that way. Keep a suitcase filled with old grievances so you can carry it everywhere with you.
7. Worry a Lot: Interpret everything as the end of the earth. Get up early every morning and worry.
8. Keep Files on Who Did What: Never forgive or forget, bring up past events that make you or someone else feel bad. See yourself as the curator of the Feel Bad Museum.

9. Please Everyone: Make sure everyone likes you even if it means selling all of your possessions and having nothing yourself.

10. Make Sure You Have No Options: Use language like "if only," "but," and "I wish," to leave yourself locked in forever.

Some samples of reframing through exaggeration:

The Supermarket Line:

Oh no! Isn't this disgusting? They never have enough help; every time I come here it's loaded with people!

Reframe:

Ah Ha! I knew it, look at all these people - they must have bused them in because they knew I was here. The manager is probably calling everyone he knows with coupons to stand in line with me because he knows how much I hate that.

The Xerox Machine:

Oh No! Can you imagine it's broken again? What can you expect? Nobody cares!

Reframe:

Ah Ha! It's broken again; they must have gotten that service man that breaks machines throughout the country. He has an incredible reputation for ruining equipment, and this is his favorite office.

Family Conflict:

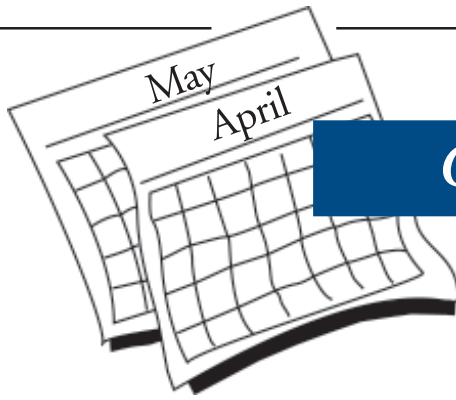
Oh No! No one ever helps me around here. I have to do everything myself. I'm sick to death of being the only one that cleans up!

Reframe:

Ah Ha! This house is the worst snake pit I have ever seen. You're all out to get it condemned by the Board of Health. Dirt balls are taking over the bedrooms and giving birth. It's not a problem. I'm putting the whole house on the curb for the trash men to take.

Keep in mind that you need to take your bothers and stress several steps higher until you are able to get to the place where you realize that if you don't have to suffer, don't practice!

"When you're at the end of your rope, tie a knot at the end of it and swing!" - Leo Buscaglia.



Calendar of Events

QUICKBITES

(one hour telephone conferencing)

April 4 - *Lending Trends*

April 18 - *ALM (2 hours)*

May 3 - *Thinking Like a Robber*

May 11 - *Key Provisions of UCC (90 minutes)*

May 31 - *CU Financials for Staff Members and Volunteers (2 hours)*

June 6 - *Deciphering Credit Reports*

June 15 - *Service Excellence on the Phone*

June 27 - *Death of a Member*

Empire Corporate FCU's Economic Forum & 29th Annual Meeting

April 4-5, 2006

Crowne Plaza

Albany, NY

Once Upon a Brand: Strategies to Differentiate Your Credit Union

April 6, 2006

Radisson Hotel

Milford, MA

Internet Streamed Webcast

April 11 - *Third Party Due Diligence*

Focus on the Future: Risk-Based Lending - An In-Depth Review

April 12, 2006

Radisson Hotel

Milford, MA

Advanced Lending Workshop

May 2, 2006

Radisson Hotel

Milford, MA

Review of Bank Secrecy Act

May 9, 2006

Hampton Inn

Warwick, RI

Credit Union Employee Boot Camp

May 24, 2006

-or-

June 21, 2006

Credit Union Center

Marlborough, MA

Rhode Island Credit Union League Annual Meeting

June 26, 2006

Blithewold Mansion

Bristol, RI

Rhode Island Credit Union League Charity Golf Tournament

July 17, 2006

Crestwood Country Club

Rehoboth, MA



Classifieds

[Business Development/](#)

[Marketing Manager](#)

The Fall River Municipal Credit Union is seeking a self-motivated, dynamic, goal oriented individual. Responsibilities include: Design, develop and implement a new business development program. Develop and monitor a sales culture within the credit union. Develop a strategic marketing plan for the credit union. Responsible for marketing budget development and implementation. Design, develop and implement marketing and public relations programs for the credit union. The ideal candidate must be creative and have excellent decision making and problem solving abilities; strong analytical, organization, communication, and computer skills; and the ability to multitask.

Fall River Municipal Credit Union offers a comprehensive compensation and benefits package including health, dental, pension & 401K. *Resumes may be submitted to Human Resources, Fall River Municipal Credit Union, 333 Milliken Blvd., Fall River, MA 02721, e-mail hr@frmcu.com or fax: (508) 676-1870. No Phone calls please. We are an equal opportunity, multicultural employer.*

[Loan Collector](#)

The Fall River Municipal Credit Union is seeking a dynamic, self-motivated, goal oriented individual to perform a wide variety of duties related to delinquencies in the loan portfolio. The successful candidate will have a minimum of one to two years of experience in consumer, commercial, real estate, and indirect auto lending

collections. Requires a business-related field or equivalent combination of education and experience; advanced knowledge of all applicable laws and regulations relating to collections; excellent decision making and problem solving abilities; strong analytical, organization, communication, and computer skills; and the ability to multitask.

Fall River Municipal Credit Union offers a comprehensive compensation and benefits package including health, dental, pension & 401K. *Resumes may be submitted to Human Resources, Fall River Municipal Credit Union, 333 Milliken Blvd., Fall River, MA 02721, e-mail hr@frmcu.com or fax (508) 676-1870. No Phone calls please. We are an equal opportunity, multicultural employer.*

Office Closed

The League office will be closed on Monday, April 17, 2006. The League's regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m.