



# Horizons

Vol. 10 No. 11

December, 2006

## *Basketball season is underway and it's time to get ready for the Boys & Girls High School Basketball Championships in March*

### **Ready...aim...shoot for the hoop!**

It is a tradition seventeen years in the making. Rhode Island credit unions are bringing their "best game," and the planning efforts are well underway for the 17th Annual Credit Union Championships - Rhode Island's High School Basketball finals.

This is a great time for the credit unions of Rhode Island to once again get their name visible with this great community event, while supporting local high school athletes. Please consider joining your fellow credit unions, Members United Corporate Federal Credit Union, and the Rhode Island Credit Union League, as we team up to help promote positive statewide awareness of credit unions. Last year the event had an attendance of more than 6,100 exuberant spectators.

Gearing up for the event on March 10 and 11, the Credit Union Basketball Championships will be scoring with some terrific publicity.

### **Before the event:**

- TV spots
- Radio spots

- Newspaper ads
- Posters to display in lobbies
- Quarter and semi-final programs promoting sponsorship

In addition, there are plans to do a combination of some television, radio, newspaper, and public service announcements as event plans become finalized.

### **A few days before the event:**

- Media press conference - March 8 at the Ryan Center

### **Game Day!**

- Banners throughout the Ryan Center
- Credit Union sponsor names displayed across the scoreboard throughout the event
- Souvenir program ads for all sponsors
- A special Credit Union Reception at the Ryan Center
- "Credit Union Championship" hats and winners' trophies presented by credit union representatives

Please help make the shot for the credit union team - together, the 2007 Credit Union Championships can be the best ever!

### **Tentative Game Schedule**

Boys/Girls Division III	1:00 p.m.
Boys/Girls Division II	3:30 p.m.
Boys /Girls Division I	6:00 p.m.
State Championship	

The boys will play on Saturday, March 10 and the girls will play on Sunday, March 11.

### **Credit Union Sponsorship**

Last year more than 15 Rhode Island Credit Unions helped sponsor this event. A sponsorship form will be mailed soon. If you have any questions contact Jason McHugh at [jason.mchugh@membersunited.org](mailto:jason.mchugh@membersunited.org), or at (800) 253-0053, ext. 4260.

### *See you there to cheer the local athletes!*

### *Inside . . .*

**NCUA examiners look at Internet authentication**

**League announces new Credit Union League Resource Center**

**Special Olympics Rhode Island Sports Celebrity Carnival**

**Group health insurance... Alternatives are out there!**

*. . . and more!*



CREDIT UNION LEAGUE



## **President's Message**

*By Daniel F. Egan, Jr.*

In response to issues raised by the Governmental Accountability Office, as well as questions posed by the House Ways and Means Committee in November 2005, the National Credit Union Administration (NCUA) released the results of its "Member Service Assessment Pilot" which surveyed 448 federal credit unions nationwide, seeking

information on how credit unions serve their members, including those of modest means. According to NCUA's conclusions, the data demonstrates that federal credit unions are serving those they have been chartered to serve, who are in large part working individuals. The data shows that 60 percent of credit union

*Continued on Page 4.*



## Legislative & Regulatory Notes

### NCUA examiners look at Internet authentication

The National Credit Union Administration (NCUA) and banking regulators have not budged on a 2006 year-end compliance deadline for their Internet authentication guidance issued this year—despite reports that as many as one-third of U.S. financial institutions may not make the deadline.

According to NCUA's Office of Examination and Insurance, credit unions that have not fully implemented an Internet banking authentication solution by year-end should expect NCUA examiners to note the "non-conformance" on their examination report. However, the extent of the examiner documentation will depend on how far along the compliance process a credit union has moved.

The Federal Financial Institutions Examination Council (FFIEC) authentication guidance was issued in 2005 and addresses the need for risk-based assessments of procedures, member awareness of a credit union's policy, and steps that can be taken to bolster security measures used to authenticate members' use of Internet-based products and services. The joint agency guidance recommends that financial institutions require at least two forms of

identification before consumers can log-in to online banking. The typical combination of user name and password currently required by most financial institutions counts as only a single factor under the FFIEC guidelines.

Credit unions should note that the NCUA does not plan any special examinations to address authentication, but rather will address the issue as part of regularly scheduled exams.

NCUA Director of Examination and Insurance David Marquis has indicated that examiners will take the following graduated approach to their noncompliance documentation:

- A credit union will receive due credit for its efforts if it has performed and documented a thorough risk assessment, contracted with an authentication vendor, but has failed to implement its program by the compliance date. In such cases, the exam report will simply document the expected date of completion.
- A credit union that has not performed any substantial analysis of its Internet banking system and has not taken action will be documented by an examiner for nonconformance, which will include written agreements to comply with the guidance in the exam report.

### SARs guidance approved

The National Credit Union Administration (NCUA) approved its plan intended to provide better and clearer guidance to credit unions filing Suspicious Activity Reports (SARs).

The Credit Union National Association (CUNA), in an August comment letter, said the agency's approach should provide a valuable reference tool for credit union staff by consolidating information in a single location.

Although noting that one-third of the 24 comment letters received by the agency argued against a provision that would require board notification of a credit union's SARs reporting activity, the agency retained that condition.

In its final rule document, the agency noted its belief that such information is necessary for a board to be able to properly discharge its

responsibilities. "For example, awareness of suspicious activity can identify vulnerabilities and strengths in a credit union's operations and inform its board with respect to decisions regarding funding priorities and requirements for systems and training."

The Board did vote to allow flexibility for individual credit unions to tailor the format of such information in a way that meets its specific needs and circumstances. It further said in its supplementary information that it believes "prompt" reporting should be "at least monthly," unless other circumstances dictate increased frequency.

The SARs rule, approved in late October, will be effective 30 days after publication in the *Federal Register*.

### NCUA to host free workshop for small credit unions December 9

The National Credit Union Administration (NCUA) Office of Small Credit Union Initiatives is holding a free Credit Union Development Workshop for small credit unions at the Holiday Inn, Peabody, MA on Saturday, December 9, 2006. This daylong program begins with registration from 8:00 a.m. to 8:45 a.m. and ends at 3:00 p.m.

The topics that will be covered include: Disaster Recovery, Hot Regulatory Issues, Financial Literacy, and Best Practices.

Credit union officials interested in learning more about this program are encouraged to visit the National Credit Union Administration website [www.ncua.gov](http://www.ncua.gov). A link to information about the program appears on the upper right side of the NCUA site.

#### Horizons

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# League announces new Credit Union League Resource Center

The League has a long history and heritage of providing direct support to individual credit unions and the staffs of those credit unions. This support includes training, advice on compliance matters, insight into market trends, research into products, and technological developments. While many of you have worked with the League throughout your careers and look to us for continued innovative solutions and insight, there are others who are new to the credit union industry and are just learning that the League and its experienced staff are often a one-stop solution to their questions or issues.

As the League looks to enhance ways to promote, protect, and perpetuate the credit union movement, it recently finalized the merger of several departments and created a new department to facilitate the flow of information and solutions to our member credit

unions. The Credit Union League Resource Center is all about innovation, starting with its being co-led by two individuals: Bonnie Doolin, senior vice president, Credit Union Strategic Planning, Research and Product Development; and Bill Nagle, senior vice president, Credit Union Training and Resource Delivery.

Moving into this department is Charlotte Whatley, with a promotion to Research and Compliance Information Manager. Expanding their positions beyond their expertise in card services are Kathy

Leveille and BettyJane Gibney who move into the role of Member Services Relationship Managers. Dean Martino is promoted to Director of Business Development, Sales and Service, and expands his role beyond plastic cards into shared branching, equipment leasing, etc. Jack Morrill, vice president -Educational Program-ming, and Suzanne Knapik, seminar

|| *Change is the law of life. And those who look only to the past or present are certain to miss the future...JFK.*



## Consumer Council's credit union representative warns of growing burden

Faith Anderson, the credit union representative on the Federal Reserve Board's Consumer Advisory Council (CAC), urged the federal banking regulator to include flexibility for all financial institutions in determining which of 31 proposed "red flags" should be incorporated into an institution's identity theft program.

Anderson, general counsel of American Airlines Federal Credit Union, also noted the combined effect of the identity theft protection proposal, other Fair and Accurate Credit Transaction Act requirements, and other new requirements is becoming a significant cumulative burden for financial services providers. She added regulators should be particularly mindful of the potential hardship on smaller institutions.

Anderson requested that the Fed specifically review all FACT Act regulatory requirements to seek areas in which relief may be possible and in order. She made her remarks to Fed representatives, CAC members and others attending a recent CAC meeting at the Fed.

The function of the CAC is to advise the Fed Board on the exercise of its responsibilities under various consumer financial services laws and on other matters. Anderson is currently vice chair of the CAC depository and delivery systems subcommittee, and is scheduled to become its chair next year.

Her comments reflected those made recently by the Credit Union National Association (CUNA) in a comment letter on federal financial institutions regulators' joint proposed guidelines on identity theft "red flags" that can signal a security breach incidence.

and conference manager, will bring their extensive expertise in creating and delivering a wide range of educational programs into the newly-formed "Credit Union League Resource Center" department. Dorine Kapp was promoted to Executive Administrative Assistant, expanding her support role to now include Al Ricci (Executive Vice President), Bonnie Doolin, and Bill Nagle. Paula Dion will use her wealth of experience to provide counsel to this department as well as our member credit unions.

With over 100 years of combined credit union League experience, there is an enormous amount of talent and knowledge in the new Credit Union League Resource Center to be shared with our members! The League is here to promote, protect, and perpetuate credit unions during these times of change, as we change also. As John F. Kennedy said, "Change is the law of life. And those who look only to the past or present are certain to miss the future."

## League HR Council works on pandemic flu policy

On October 26, twenty members of the League's HR Council met at the League office to begin to develop an HR Pandemic Flu Policy. This meeting was a working session and collaborative effort of HR professionals to brainstorm the potential issues outside the realm of usual policies that a credit union would have to face in the event of a pandemic flu.

Each participating council member went back to his or her credit union to further contemplate the issues. They will then share their thoughts with Beverly Purtell, vice president, human resource management at the League, who in turn will develop a sample policy to send to all members. Policies affected include Attendance, Sick Time, PTO, Leave of Absence, Vacation, and FMLA; and consideration was given to unusual conditions that could include an employee arriving to work sick or getting sick at work and needing transportation home, furlough of non-essential staff, and the balance between protecting staff and maintaining a viable business unit.

In addition to building an HR policy that encompasses the above elements, the members also worked on a communication strategy to roll out at their credit unions to inform employees of the steps to be taken in the event of a pandemic flu outbreak.



# Social Responsibility

## Credit Union Central Falls delivers Thanksgiving baskets

Credit Union Central Falls (CUCF) delivered twenty Thanksgiving Day baskets to the Ralph J. Holden Community Center in Central Falls, RI. Although the credit union's branches are widespread across Northern Rhode Island, they still maintain strong ties to the Central Falls Community. The credit union has been providing Thanksgiving baskets for more than twenty years.

*From left to right: Melissa Lourenco; Mary Luz Arias; Yesenia Rubio; Jim Drake, CUCF; Martha Cumplido, Ross Silva, CUCF; and Kelly Schimmel, CUCF.*



## President's Message

*Continued from Page 1.*

members surveyed had family incomes below \$60,000 and that 82% had family incomes below \$75,000.

The report demonstrates that Congress' intention since the passage of the Federal Credit Union Act in 1934 was that credit unions serve working Americans. NCUA concludes that, if Congress would remove the legislative barriers to credit unions extending services to underserved areas, credit unions could do even more to serve lower income Americans. The report specifically found that credit unions are providing a broad range of services consistent with the diverse membership they serve, with 83% of credit unions offering share/checking accounts and ATM services free to members.

On Thursday, November 16<sup>th</sup>, CUNA President Dan Mica sent a letter to the House Ways and Means Committee Chairman William Thomas and the House and Senate leadership complementing NCUA for conducting the study and releasing the results. Mr. Mica concludes his letter by stating, "I am pleased that the NCUA report reaffirms that credit unions are fulfilling their traditional mission of serving lower and middle income working Americans, including many families who live paycheck to paycheck."

## Share your stories during the season of giving

Credit unions do so many wonderful things for the communities they serve not only during the holidays but year round. The staff of *Horizons* wants to know the good things that your credit union does. Sharing stories of good will with fellow credit unions can inspire others to do likewise, promotes the credit union philosophy, and enhances the image of credit unions with opinion leaders. Please continue to share your stories by contacting the staff at the Rhode Island Credit Union League.

## Special Olympics Rhode Island Sports Celebrity Carnival

The Rhode Island Credit Union League's Social Responsibility Committee is pleased to announce that it will again sponsor a Basketball Booth at the Special Olympics Rhode Island Sports Celebrity Carnival on Friday, February 2, 2007 at the Rhode Island Convention Center from 5:00 p.m. to 9:00 p.m.

The Carnival is a fun-filled family affair, which affords the general public the rare opportunity to meet some of the worlds most popular sports celebrities in a carnival-styled midway atmosphere. These sports celebrities meet and greet the public, sign autographs, and have photos taken. Corporations, such as the League, sponsor carnival booths where children and adults can play a game and win prizes. The League's Social Responsibility Committee encourages credit unions to

participate in this event, whether by volunteering to work the booth or bringing family members to enjoy the evening. Advance ticket prices are \$3.00 and are \$5.00 the night of the event. All proceeds from this event are solely for the benefit of Special Olympics Rhode Island.

For more information or to volunteer, please contact Donna Bevilacqua at [dbevilacqua@cucenter.org](mailto:dbevilacqua@cucenter.org) or (800) 842-1242.



## HOLIDAYS

The League office will be closed on Christmas Day, Monday, December 25 and New Year's Day, Monday, January 1, 2007. The League's regular office hours are Monday through Friday 8:00 a.m. to 5:00 p.m. *The League staff wish you all a joyous holiday season filled with peace and a Happy New Year!*

# Branding/Corporate Identity category added to 2007 Diamond Awards

Credit unions that have successfully marketed their new or redesigned corporate identification can trumpet their achievement by submitting an entry in the newly added branding category of the 2007 Diamond Awards, sponsored by the CUNA Marketing and Business Development Council. Entries are now being accepted for the awards, which include 35 categories and showcase the best in credit union marketing and business development across the country.

In addition to a redesign/makeover of corporate identifications, the new "Branding/Corporate Identity" category will accept submissions including changes to taglines and/or jingles. The only other changes made to this year's competition was to expand the "Statement Insert" and "Television" categories, to offer both a 'single' and a 'series' option for entrants.

The remaining categories range from annual reports to direct mail and from internal marketing incentive campaigns to logos. Marketers and business development professionals are encouraged to enter in more than one category or as they see fit. Entries are evaluated based on five criteria: strategy, design and production, creative concept, copy and communication, and results.

Entries for these awards must be received by 5:00 p.m. (CST) January 12, 2007. All entries received by January 5, 2007, will receive the "early bird discount" and avoid paying additional entrance fees. For anyone entering the Web site marketing category, all entries must be received no later than December 20.

Judging will take place January 25-26, with all winners being notified via e-mail no later than February 2. Awards will be presented at the 2007 CUNA Marketing & Business Development Council Conference March 14-17, in Las Vegas at the Green Valley Ranch Resort and Spa.

Entry forms and additional information are available online at [www.cunamarketingcouncil.org](http://www.cunamarketingcouncil.org).



[cuna.coop](http://www.cuna.coop); select the "2007 Diamond Awards" link from the "Events" pull down menu. For any additional questions about packaging your entry, call CUNA's Bobbi Bischke, at (800) 356-9655, ext. 4018, or e-mail [bbischke@cuna.coop](mailto:bbischke@cuna.coop)

For information pertaining to the award or award categories, contact Sandi Carangi, Erie Community Credit Union, at (814) 455-6400, ext. 112, or by e-mail at [scarangi@erieccu.org](mailto:scarangi@erieccu.org).

## Housing open for CUNA Governmental Affairs Conference

CUNA's annual Governmental Affairs Conference is the largest gathering of credit union professionals and volunteers that takes place in the nation each year. It provides these credit union officials an opportunity to gather and discuss important legislative and regulatory matters that will determine the future of the movement. The program features outstanding speakers as well as the opportunity to discuss topics of importance with our Congressmen and Senators.

This year a special offer has been made to help small credit unions attend this important event. Credit unions with assets of less than

\$35 million will receive significant discounts for the (CUNA) – Governmental Affairs Conference (GAC) Small credit unions will receive a 50% discount on registration for the GAC, CUNA's advocacy conference in Washington, D.C. on February 25-28, 2007. The conference registration will cost them \$400, instead of the regular \$795.

For more information about hotel reservations for the GAC go to [http://www.cuna.org/events/gac07/hotel\\_info.html](http://www.cuna.org/events/gac07/hotel_info.html). For additional information about the GAC in general go to <http://www.cuna.org/events/gac07/>.

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## Agency Update

### *Group health insurance... Alternatives are out there!*

The fact that the cost of providing a high-quality healthcare benefit to employees continues to rise comes as no surprise to anyone. With the vast majority of credit unions paying a high percentage of the overall premium, the impact of repeat, double-digit increases is becoming overwhelming. The “recommendations” being presented by many brokers are often limited to changing carriers, “dumbing down” the level of benefits and/or shifting a greater share of the premium cost to the employees... hardly innovative (or effective) alternatives.

#### *Time for a new strategy!*

There are options to renewing “as is” or making minor modifications in the plan design. Most experts agree that to achieve long-term success, it will be necessary to better involve the end user... the employees (and their families) in the use of the plan. How to get this process started is the difficult part!

Members Insurance Agency works with more than 70 credit unions as the broker for their employee benefit programs. Acting in that capacity, we have seen a definite trend away from traditional “fully-funded” health care plans. Over the course of the last several years, a definite majority of our client credit unions have shifted to some sort of deductible plan. These plans range from low deductible (\$250) HMO plans to significantly higher deductible (\$3,000) PPO plans. Depending upon how large the upfront deductible is, the gross discount for these plans can range from 10% to as much as 40%.

When one of these plans is incorporated into a long-term strategic initiative, the goal is multifaceted. The credit union certainly wants to save “net premium”, but it also wants to further the employees’ involvement in the process and their understanding of the true cost of providing this benefit. In addition, the credit union wants to do both of these things without lessening the quality of the benefit package for the employee.

As in other parts of the country, the insurance carriers in the state of Rhode Island have continued to develop more and more of these deductible plans that are specifically designed to be used for this strategy. One thing that

these plans are not is self-funding. “Unlike self-funding, the risk exposure is far more limited and far more predictable, says Mike McKenna, president/CEO of Partners Benefit Group, an organization that works with select brokers to assist in the development of strategic plan design. “These plans are purposefully designed so that the things that occur most commonly do not impact the deductible. More specifically, the majority of the plans come with a built-in co-payment for office visits and a prescription drug card,” added McKenna.

So, why have more credit unions not been exposed to these plans? “Most brokers simply have not taken the time to understand how these plans work and how to administer them,”

says McKenna. “Because these plans have more moving parts and ultimately reduce the amount of premium that a business will pay, there is not a great incentive for brokers to spend the time that is necessary to educate themselves about them,” concludes McKenna. Even though there are not many brokers promoting these plans as long-term strategic solutions, do not expect them to fade away. “There is absolutely no doubt that these plans will continue to appear in the marketplace with increasing frequency,” predicts McKenna.

If you would like more information on these plans, please contact Andy Hollatz, Director of Employee Benefit Programs at 1-888-746-2476 or by email at [ahollatz@cucenter.org](mailto:ahollatz@cucenter.org).

*Happy Holidays!  
From the Staff of*

**MEMBERS** Insurance Agency, LLC

### *Credit Unions invited to apply for 2007 HUD grants through NCUF*

Credit unions have until December 29 to apply through the National Credit Union Foundation (Foundation) for funds available in Fiscal Year 2007 from the U.S. Department of Housing and Urban Development (HUD) to counsel potential homebuyers with low to moderate incomes.

The Foundation will re-grant the HUD funds to help credit unions start new housing counseling programs or supplement existing programs.

Grants will pay salaries and benefits of counseling staff at qualifying credit unions or non-profit credit union service organizations (CUSOs). To qualify, those starting new

programs must have the capacity to implement them and comply with federal requirements from the beginning.

To apply, credit unions and CUSOs can go to [www.ncuf.coop](http://www.ncuf.coop) and click “Grants Available for Housing Counseling.” Questions can be directed to the Foundation Program Development Director Ruth Jaure at 1-800-356-9655 ext. 6294 or [rjaure@ncuf.coop](mailto:rjaure@ncuf.coop).

HUD plans to release its notice of funding availability in January 2007. Over the past four years, the Foundation has attracted a total of more than \$2.7 million in HUD grants – including \$1 million in 2006 alone.

# *New stuffer teaches avoiding identity theft in Spanish*

Identity thieves continue to look for ways to steal and use consumers' personal information, CUNA updated its identity theft statement stuffer - and translated it into Spanish - to provide tips for preventing and recovering from this crime.

The "ID Theft: How to Prevent It and How to Get Over It" statement stuffer (stock number 27516 for Spanish version and 24209 for English version) explains many of the ways that thieves obtain and use someone's information. Tips are provided to safeguard personal information, and to recover from identity theft, should you become a victim. A list of resources and important phone numbers is also included.

Other revised member financial literacy materials include:

"Your College Savings Answers" handbook (stock number 25148) was updated to reflect law changes and other new information to help students, parents, and grandparents fund the rising cost of college using different savings plans and accounts, investment options, loans, grants, and other aids. Updated Perkins loan information and student loan interest rates, changes to 529 savings plans and Roth IRAs, and revised scholarship and additional resource information are all included. The handbook is part of the seven-booklet series - the Fundamentals of Personal Finance - that educates members about common financial topics, such as car buying, budgeting, insurance, investing, retirement, and home ownership.

A second revised statement stuffer guides members through the car-buying process to arm them with the tools to help them get the best possible price at a dealership. "Get a New Car at Your Price" (stock number 25061) covers car-buying terminology, what and how to research prior to setting foot on a car lot, and tips to stay in control of the negotiations process.

Current tax deduction figures and rates for home equity loans were included in the most recent version of the "Home Equity Loans Put Your House to Work" stuffer (stock number 20055). It also defines the home equity loan versus the line of credit, repayment terms and conditions, and potential risks for consumers to consider.

Finally, the "Check 21 Speeds Checking, Sinks Your Float" stuffer (stock number 25738) explains the consumer aspects of the "Check Clearing for the 21st Century Act" to help members adjust their checking habits and avoid possible consequences of check "floating." It also outlines disclosure rules, offers a real-life

example of how the law works, details where members might come in contact with a substitute check, and describes the benefits of the law.

For more information, to view PDF versions of the statement stuffers, or to buy online, go

to [buy.cuna.org](http://buy.cuna.org), type "stuffers" in the search box or a specific stock number in the product finder box. To order through CUNA Member Service, call (800) 356-8010, press 3, and use the stock number as a reference.


## *CUNA to Pursue FOM Flexibility*

The Credit Union National Association (CUNA) told key lawmakers recently that it will pursue legislative proposals aimed at giving credit unions flexibility in determining membership eligibility, as outlined in a recent report on "who credit unions serve" by the National Credit Union Administration (NCUA).

In a letter to the chairmen and members of the Senate Banking and Finance Committees, as well as the House Ways and Means and Financial Services Committees, CUNA said results of the NCUA's recently released "Member Service Assessment Pilot" report are evidence that credit unions are continuing to do what Congress has always intended they should do: serve working Americans.

However, wrote CUNA President/CEO Dan Mica, the report highlights the fact that traditional field of membership restrictions have generally inhibited credit unions' abilities to reach out to greater numbers of underserved individuals.

The NCUA report proposes legislative changes to address these restrictions, and CUNA backs that effort and will actively advocate legislative reforms. Regarding legislation, the NCUA report says, "A necessary flexibility that would directly impact service to lower income individuals and groups would be the ability for all federal credit unions, not just those designated multiple common bond, to add underserved areas. In this regard, it is recommended that NCUA consider pursuing this issue with Congress."



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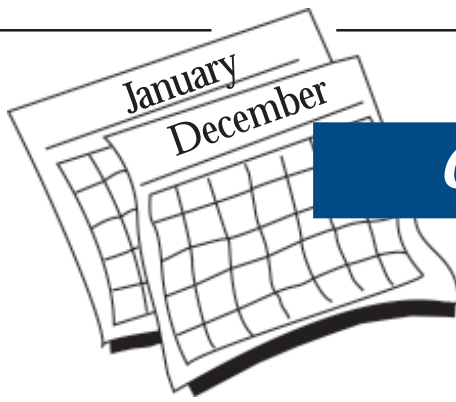
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## Calendar of Events

### Internet Session

December 5 - *Delivering a Consistent Member Experience*

### QUICKBITES

(one hour telephone conferencing)

December 19 - *E-Service Usage & Trends*

### Credit Union Employee Boot Camp

December 13, 2006  
Credit Union Center  
Marlborough, MA

### 2007 Conferences

#### Spring Conference

March 16-18, 2007  
Newport Marriott Hotel  
Newport, RI

#### Fall Conference

October 12-14, 2007  
Mount Washington Hotel  
Bretton Woods, NH

## Marketing Business Development Council seeks "Best Practices"

Nominees are now being sought for the 2007 Best Practices Awards, sponsored by the CUNA Marketing & Business Development Council. The awards recognize outstanding new marketing and business development approaches with potential for universal application across the credit union movement, in the following three categories:

- Business Development - Beyond normal activities, this category details how the credit union further developed the relationship between itself and sponsor company(s), their employees, or the community it serves.
- Community Outreach and/or Political Advocacy - Submissions should describe the credit union's community relations strategy or politically-themed event or program advocating a political candidate or the credit union movement.
- Best Practice Miscellaneous - open to any successful event, program, or initiative led by the marketing and/or business development department. Examples include, but are not limited to: name change/rebranding, sales culture implementation, disaster plan activation, or leveraging of the marketing central information files for improved marketing results.

A panel of judges will select award winners, without regard to asset size, based on strategy, process, application, and results.

Entry materials for these awards must be received by January 8, 2007. Additional details

and entry forms are available online at [www.cunamarketingcouncil.org](http://www.cunamarketingcouncil.org) under the "Events" pull down menu.

Award recipients must be present at the 14th annual CUNA Marketing & Business Development Council Conference, March 14-17, in Las Vegas, to deliver a short PowerPoint presentation about their winning entries. Award winners in each category will also receive a \$300 honorarium.

For more information on entry procedures, contact Bobbi Bischke, CUNA council administration, at (800) 356-9655, ext. 4018, or by e-mail at [bbischke@cuna.coop](mailto:bbischke@cuna.coop). General questions pertaining to the Best Practices

Awards should be directed to Carol Payne, director of communications and marketing for the California Credit Union League, at (909) 581-3237, or by e-mail at [cpayne@ccul.org](mailto:cpayne@ccul.org).

The CUNA Marketing & Business Development Council is a member-led organization comprised of more than 700 credit union professionals from across the United States. The council strives to provide superior educational and networking opportunities to help its members be recognized in the credit union industry as the premier experts in credit union marketing, business development and related disciplines. For more information, visit [www.cunamarketingcouncil.org](http://www.cunamarketingcouncil.org).

## Remote learning opportunities

The convenience of learning from the comfort of your own office is even more compelling in the face of the holiday rush. Attend, interact, and learn without ever leaving your credit union at these two sessions in December!

On Tuesday December 5, 2006 the League will be offering an Internet Session on **Delivering a Consistent Member Experience** from 1:00 – 3:00 p.m. This Internet session will discuss the five critical areas each credit union must address to create a consistent operating environment and branding across all locations to create a seamless experience for the member. In addition,

adherence to established standards without sacrificing employee empowerment will be discussed.

**E-Service Usage & Trends** will be the topic for a telephone QuickBite session on Tuesday, December 19, 2006 from 11:00 a.m. – 12:00 noon. This session will help you discover which credit unions are the best at utilizing e-services and how they do it. Learn about the 4 characteristics of top-performing credit unions in e-services.

For more information about these sessions contact Suzanne Knapik at [sknapik@cucenter.org](mailto:sknapik@cucenter.org) or 1-800-842-1242.