

2018 QUICK REFERENCE GUIDE





GOVERNMENT INFLUENCE

The Georgia Credit Union League (GCUL) represents the interests of Georgia's credit unions with federal and state elected officials and helps credit unions remain abreast of key legislative issues in Washington, D.C. and Georgia.

MAP (Member Activation Program)

MAP is a member education and engagement program providing credit unions with customizable resources to educate and mobilize staff, volunteers and members to help protect the interests of credit unions.

State Governmental Affairs Day/Grassroots Academy

GCUL offers a state-level training opportunity for credit union advocates to get to know elected and appointed state leaders and learn how to effectively influence the political process through grassroots activities.

Georgia Credit Union Political Action Committee (GA CUPAC)/ Credit Union Legislative Action Council (CULAC)

These political action committees coordinate the credit union system's political activities from the Georgia perspective at the state and federal levels, pooling funds to increase the political effectiveness of the credit union movement.

Project ZIP Code

Project ZIP Code is a secure, user-friendly tool that lets credit unions match their membership to federal and state legislative districts by using ZIP code information.

Legislative Hikes/Hikes at Home

Hikes are grassroots visits that bring credit union advocates and state and federal legislative leaders together in Washington, D.C., at the state Capitol and in local districts to discuss key issues.

Governmental Affairs Conference

GCUL organizes and coordinates advocacy activities including Hill visits during the CUNA Governmental Affairs Conference. This event allows credit union leaders to discuss the issues most critical for credit unions, and to hear from key legislative and political leaders. It's the only time of the calendar year when the full credit union movement comes together as one to send members of Congress the message about the importance of supporting credit union priorities.

REGULATORY INFLUENCE

GCUL represents the interests of Georgia's credit unions with state and federal regulators and maintains relationships with the Georgia Department of Banking and Finance and NCUA. Staff gathers information from credit unions to formulate regulatory policy and response to proposals.

PUBLIC INFLUENCE

The Public Influence staff works with media and consumer groups to tell the story of credit unions at a statewide level

and equips credit unions with tools, templates, talking points and other resources to tell their stories and cultivate relationships with local media, communities and consumer groups.

Media Relations

The Media Relations program facilitates coverage and offers tips to communicate with local media to secure favorable coverage of credit union interests and maintains a database of media organizations across Georgia.

News Briefs

- **Consider This**© - Monthly e-news brief sent to journalists on current topics affecting Georgians.
- **Paying Attention**© - Quarterly e-news brief sent to journalists in traditional and non-traditional media to position credit unions as experts on consumer finance.

Biannual Consumer Survey

GCUL conducts online surveys twice a year to record and analyze consumer sentiment on spending, saving and other trends and to help craft stories that garner media attention.

Social Media

- **CreditYOUunion Facebook Page** - GCUL's page featuring creative videos, informative messages and repurposed content to enhance the visibility and awareness of credit unions.
- **@CreditYOUunion, @GACUAffiliates & @GCUAGov Twitter Profiles** - GCUL's Twitter feeds keep credit unions updated on the latest happenings at the Georgia Capitol and in the credit union industry.
- **GCUA LinkedIn Page** - GCUL's page featuring news, information and events pertinent to the credit union industry in Georgia and around the nation.
- **GCUAaffiliates Instagram Page** - GCUL's page featuring photos and announcements leading up to and throughout the Annual Convention held each May.

Online Newsroom

The GCUL credit union news site is a resource to reach consumers, legislators and journalists through relevant, easily accessible created and curated content. It is designed to educate, entertain and engage audiences through news, feature stories, blog posts and helpful consumer tips presented in a dynamic format.

Awards Programs

GCUL provides guidance to credit unions seeking to enter recognized industry awards programs including:

- Desjardins Financial Education Awards
- Dora Maxwell Social Responsibility Award
- Moses C. Davis Awards - Professional and Volunteer of the Year Award(s)
- Eloise Woods Distinguished Service Award
- Lifetime Achievement Award

COMPLIANCE RESOURCES



* Compliance InfoSight

An online resource delivering accurate, concise and detailed information and policies on the vast array of compliance issues facing Georgia's credit unions.

* Compliance Calls

Conference calls providing an opportunity for credit unions to learn about pressing regulatory topics and share solutions.

* Compliance Hotline

Telephone access to experts ready to answer questions about compliance and operational issues.

Compliance Specialist Program

Program designed to provide credit unions with compliance support through lease agreements for the services of trained compliance specialists.

* CU PolicyPro

Online access to a comprehensive suite of more than 200 customizable policies to help credit unions manage ongoing compliance and operational challenges.

ComplySight

Web-based compliance management and tracking tool that streamlines the compliance process throughout the credit union. As of 2017, the tool houses a complaint tracking feature which provides tracking, visibility and measurements to address compliance initiatives and member complaints through a single application.

Compliance Reviews

Professional reviews encompassing topics such as ACH, BSA, SAFE Act, wire reviews and website compliance reviews. Individual short-term compliance service contracts are also available through the compliance specialist program.

* PUBLICATIONS



- **Annual Report** - Yearly financial and performance report that includes year-end assets and credit union statistical information.
- **Chapter Reporter** - Quarterly updates offering insight into products, services and events of interest to Georgia's 10 credit union chapters.
- **Connection** - Digital news magazine focusing on credit union issues and policy perspectives, highlighting Georgia's activities in these areas.
- **Creating Influence** - Semi-weekly e-newsletter with the latest news and information on credit union advocacy.
- **Custom Performance Reports** - These quarterly reports, provided to League dues-paying credit unions as of January 31, offer assessments of a credit union's performance compared with internal and external benchmarks,

including the performance of peer credit unions.

- **Helping People Afford Life Outreach Report** - Annual report illustrating the impact credit unions consistently make on their members and their communities.
- **InfoSight** - Compliance e-newsletter encompassing research and compliance issues of interest to credit unions.
- **Owner Insight** - E-newsletter offering "behind the headlines" insight on management-level issues.
- **R&I Bulletin** - Compliance bulletin offering in-depth analysis of a particular rule or regulation.
- **Regulatory Response Comment Letters** - Letters providing regulatory authorities with credit union views on issues related to existing and proposed regulations at the state and federal levels.

PROFESSIONAL DEVELOPMENT



EDUCATION AND TRAINING

Georgia Credit Union Services, Inc. (GCUS) produces complete educational programs designed to meet the custom training needs of credit union volunteers, staff and management through job-specific training, professional recognition and networking opportunities.

- **CU Webinar Network** - In partnership with GCUS, the CU Webinar Network delivers access to more than 130 quality webinar training opportunities designed to cover issues and topics critical to credit unions. After attending 12 webinars in a calendar year (including recorded programs), a credit union will automatically receive a complimentary certificate for a free webinar. Discount webinars are also available on the Webinar Sale page.

- **GCUA Annual Convention** - The annual convention is the largest gathering of Georgia credit union management and volunteers during the year. There is an opportunity to network with each other, vendors and to attend a variety of educational presentations.
- **Idea Institute** - Credit union practitioners present and lead discussions on innovative ideas within their credit unions. Senior level credit union management and board members find this to be a favorite event each year.
- **Coastal Supervisory Committee & Internal Audit Conference** - An educational and networking conference specifically for members of a credit union's supervisory committee and internal auditors. This event brings timely topics, engaging speakers and hot trends before those that have the responsibility for credit union supervision.



- **Southeast CUNA Management School (SRCUS)** - Three-year management school program for credit union leaders held at the University of Georgia (Center for Continuing Education) in Athens, GA each summer. There is a well-rounded curriculum with experiential opportunities for both personal and professional growth. Engages participants and stimulates critical thinking in all areas of credit union management.
- **Southeast Regional Director's Conference (SRCUS)** - Conference designed for credit union directors and committee members rotating each year among 10 Southeastern states. Informational sessions focus on the ever-changing financial industry and feature topics like the economy, lending environment and much more.
- **Networking Councils** - There are many councils in Georgia that provide credit union staff members education and networking opportunities related to their specific job duties. They include:

- Compliance Council
- CSI Payments Council
- Georgia CFO Council
- Georgia Credit Union Marketing Council
- Georgia Human Resources Council
- Georgia Information Technology Council
- Georgia Lending Council - **NEW FOR 2018!**
- Georgia Risk Management Council
- Georgia Trainers Roundtable Council
- Shared Branching Network of Georgia

- **CUNA CPD** - Webinars, audio conferences and e-schools are available individually and in a cost-saving training bundle via CUNA. In-person educational events are also available.



GEORGIA CREDIT UNION FOUNDATION (GCUF)

The Georgia Credit Union Foundation (GCUF) focuses on charitable and educational efforts in the field of consumer thrift and credit, with a particular emphasis on credit unions. GCUF is dedicated to helping Georgia's credit unions with assets less than \$50 million via:

- **Consultation** - Consultative advice and support with strategic growth initiatives, marketing, operations and product and service development.
- **Educational Scholarships** - Educational scholarships are available for Affiliates-sponsored programs or conferences like Southeast CUNA Management School (SRCUS), CUNA CPD Online programs and webinars from the CU Webinar Network.
- **Member Service Grants and Support** - Grants for strategic planning, member research, marketing planning and materials, audit services and similar assistance to place credit unions on firm ground.
- **Operational Grants** - Grants for marketing and business

development activities. Equipment and auditing grants approved on a case-by-case basis.

- **Disaster Relief** - Grants to assist credit unions, their employees and their officials who have suffered damage or loss in times of need caused by catastrophes such as floods and tornadoes.
- **National Service** - Support of the National Credit Union Foundation which develops programs that states can use to assist their credit unions as they work to strengthen the financial well-being of everyone in their community. In addition, raising disaster funds on the national level through CUAid.
- **International Service** - Support for educational programs for credit unions in other countries. Georgia's international outreach consists of cross cultural exchanges benefitting Georgia's credit unions and credit unions from other countries. International outreach is headlined by the People to People partnership with the Polish and British credit union systems.



PAYMENTS

CHECK-INITIATED PAYMENTS

Share Draft Processing

In partnership with MY CU Services, share draft processing is offered at competitive pricing to credit unions of all sizes. This service includes a simplified solution for adjustments and online solution to manage the program.

- **Branch Capture** - Allows credit unions to create images of deposited items at their office resulting in faster, more efficient collection of checks.
- **Teller Capture** - Integrates check image capture and collection with core systems, allowing the images to be created at the receipt of the item.
- **Merchant Capture** - Allows merchant/business account holders the ability to remotely deposit checks.



- **ATM Capture** - Eliminates the need for daily trips to ATMs to remove deposit envelopes and stops empty envelope deposits by providing images of each item deposited at the ATM.

Remittance Processing

MY CU Services prepares deposits for collection, issuing a credit to the credit union for the items and sending a posting file to the credit union to update members' accounts.

Share Draft Printing

Cooperative Services, Inc. (CSI) provides a wide variety of check designs and custom checks at significantly discounted pricing through the group buying relationship with Deluxe Corporation.

CARD-INITIATED PAYMENTS

ATM & Debit Services

ATM and debit card programs as well as terminal driving are offered to credit unions at affordable prices. CSI assists in all program aspects, from cost analysis and implementation to daily maintenance. As a collective group, credit unions receive preferred pricing for these services and additional support from staff, as well as access to the CSI Payments Council.

Credit Card Services

Participating credit unions receive preferred pricing and additional support to grow and manage their portfolios. A wide variety of program growth enhancements are available to allow credit unions to compete with large issuers. These card programs also support new technology such as chip cards, ApplePay, SamsungPay, etc.

Three distinct credit card programs are available:

- **Full Service** - Allows outsourcing of payment processing, chargebacks, cardholder member service and more. Provides daily support and customer service to the credit union staff.
- **Self-Administered** - Allows more control, because the credit union can perform its own member service, payment processing and chargeback processing.
- **Pass-Through** - Allows the credit union to process credit card data on its host system, giving the credit union the responsibility of generating reports, processing statements, running promotions, processing chargebacks and payments and providing member service.

CUMONEY Gift Cards

CUMONEY gift cards carrying the VISA® logo are instantly issued at any branch office and are loaded with value only once, at the time of purchase. The cards can be used at VISA® locations worldwide.

CUMONEY Reloadable General Purpose Cards

CUMONEY PrePaid debit cards carry the VISA® logo and are embossed with the cardholder's name. Members can add value to the card at any time. These reloadable cards also

work at ATMs and merchants that belong to the Plus® or Interlink® (PIN-based POS) networks. Cards are not directly linked to savings or share draft accounts. Members can also access their reloadable account information through a mobile app.

CUMONEY VISA® TravelMoney Cards

CUMONEY VISA® TravelMoney prepaid debit cards carry the VISA® logo on the front of the card. These are instant-issue cards and members can add value at any time. VISA® TravelMoney reloadable debit cards also work at ATMs and merchants that belong to the Plus® or Interlink® (PIN-based POS) networks. Cards are not directly linked to savings or share draft accounts. These cards are currently available as chip cards as well as magnetic stripe cards.

CUMONEY Family Card

CUMONEY Family prepaid debit cards are a financial education product designed to teach teens and young adults about how accounts work. The CUMONEY Family card carries the VISA® logo on the front of the card and is embossed with the teen's name. The card is funded by the parent, with oversight and restrictions built in an effective way to encourage the cardholder to become a responsible consumer.

Purchasing Cards

CSI works in partnership with Purchase One, the only credit union-owned electronic payment solution that automates the accounts payable process. Purchasing cards allow companies and credit unions to reduce the manual processing of printed invoices, approvals and check creation while generating revenue on existing expenses. Credit unions can use this service themselves as well as offer the solution to their business accounts/select employee groups.

SHARED BRANCHING

CSI partners with CO-OP Shared Branching to provide credit union members access to 150+ locations in Georgia and 5,000+ locations nationally. Program participants gain the convenience of more locations without the brick and mortar expense. Plus, they have the option to open their branches as outlets and acquire transactions while earning additional revenue. Transactions include deposits, withdrawals, transfers and loan payments.

ACH SERVICES

In partnership with MY CU Services, CSI provides receipt of ACH files, handling of returned items and notification of changes, as well as origination of payroll for credit union employee groups, collection of loan payments for other financial institutions and resolving ACH exceptions on behalf of credit unions.

STATEMENT PRINTING & E-STATEMENTS

In partnership with Diamond Marketing Services, CSI provides statement printing and e-statements for credit unions of all sizes. Statements can be customized for the individual credit union and produced for various types of accounts.



CREDIT UNION SERVICE ORGANIZATIONS

Cooperative ATM Terminal Outsourcing

Members ATM Alliance

Members ATM Alliance is a CUSO providing complete ATM outsourcing solutions that expand the credit union's distribution channels, enhance ATM technology, reduce the cost of ATM terminal deployment and strengthen relationships with members. Members ATM Alliance handles all aspects of ATM terminal programs including equipment, installation, cash replenishment, terminal driving, communications and first-line and second-line maintenance.

Cooperative Core Processing

Members Core Alliance

The Members Core Alliance provides credit unions with a solid, reliable and user-friendly core processing platform through a cooperative credit union effort. Created through the collaboration of nine Georgia credit unions, MCA enables participating credit unions to outsource their core data processing to a common platform while streamlining operations, lowering expenses and easing their overall compliance burden.

MEMBER RECRUITMENT & RETENTION SURVEY PROGRAM

A survey program which uses Net Promoter Score (NPS) as the baseline for tracking and validating progress and helps credit unions recruit and retain members.

MARKETING SERVICES - GROWTH BY DESIGN

Growth by Design is a full-service marketing agency offering a comprehensive line of marketing, branding and business development products and services to help credit unions grow.

- **Corporate Branding & Merchandising** - Corporate wear, promotional items, trade-show banners and branded giveaways.
- **Digital & Print Marketing Campaigns** - Full or partial print and digital marketing campaigns including theme creation, custom imagery design, copywriting and campaign development. Can include high quality, professional print pieces such as statement inserts, lobby brochures, posters, billboards, postcards, tent cards, banners, exhibit solutions and more.
- **HTML Email Marketing** - Custom HTML email creation to complement a campaign or to serve as a stand-alone communication.
- **Identity & Image Campaigns** - CU name/slogan/theme origination, corporate logo design, brand design, special event theme design and application of designs to corporate materials.
- **Marketing & Business Development Plans** - Step-by-step outline of marketing and business strategies to help credit unions in member growth, product/service penetration growth, charter conversions, SEG penetration and results measurement.

- **Market Research** - Focus groups, member and market surveys.
- **Print & Broadcast Advertising** - Custom and professional video production, television commercials, radio voiceover/spots and newspaper and magazine ad design and placement.
- **Public Relations** - Production and distribution of effective media releases and media kits and coordination of events to draw positive attention to the credit union.
- **Social Media Feeds** - Facebook (Growth by Design), Twitter (@GrowthByDesign1), LinkedIn (Growth by Design) and YouTube social feeds offering informative marketing tips, industry news, resource ideas, and creative examples of effective marketing to showcase how Growth by Design can help credit unions grow.
- **Social Media Management and Placement** - Creation and/or management of a credit union's social media presence, allowing the credit union to share information, increase engagement and communicate with members. Targeted social media advertising assistance, competition management and content curation also available.
- **Video Marketing** - Script-to-screen services that engage and communicate with the audience. Services include concept generation, script writing, editing, onscreen talent, full production services, multi-camera filming on location or in the studio and all post-production editing and effects.
- **Website Development & Maintenance Services** - New website design and launch, site redesign and ongoing maintenance packages. This includes responsive web development, which ensures each visitor has the same great user experience, regardless of the device used to access the website.
 - **ADA Compliance Reviews** - Scan and report of a credit union website's accessibility.
 - **Intranet Development** - Creation of a customized web-based portal that enhances a credit union's ability to communicate with internal and external associates.
 - **Website Compliance Reviews** - Reviews to ensure a credit union's website meets all requirements and complies with all relevant rules and regulations.

HUMAN RESOURCES

GCUL provides services including recruitment, performance management, coaching and/or counseling documentation, compensation and salary administration, payroll solutions and health/benefits administration and consultation.

INFORMATION TECHNOLOGY SERVICES

Technology Consulting

Consultation services including technology planning, security of member information, vendor review and selection and TG-3 compliance reviews.



Outsourced IT Infrastructure and Support Services

The good news about outsourcing IT infrastructure is that it doesn't have to be "all or nothing." We will work with you collaboratively, shifting all or just the parts of your operation that make sense. Outsource your entire infrastructure and daily support services, just your firewall management or anything in between.

Cybersecurity Assessment Toolkit (CAT)

Federal Financial Institutions Examination Council (FFIEC) toolkit to help institutions identify risks and determine cyber security preparedness. Incorporated with security-related principles and regulatory guidance including the National Institute of Standards and Technology (NIST) Cybersecurity Framework.

Cybersecurity Audits

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

Network Vulnerability Assessment Testing and Penetration Testing

Current internet connections assessment to identify points of vulnerability to hackers, network viruses and more in fulfillment of NCUA's e-Commerce Guide to Credit Unions (Letter to Credit Unions 02-CU-17).

Shared Chief Information Officer (CIO)

Information security consulting services, vendor management and project management to assist in achieving short and long term strategic goals and improving cybersecurity posture.

LOVE MY CREDIT UNION REWARDS

LMCUR member credit unions receive discounts from merchants nationwide. By promoting these programs, credit unions earn non-interest income.

OVERDRAFT PROTECTION

Overdraft protection allows credit unions to offer account holders a fully disclosed overdraft solution while also receiving a written, 100 percent compliance guarantee for all state and federal regulations. Fees for this service are performance-based, meaning the credit union pays only if the program is profitable.

CONSULTATIVE ASSISTANCE

*** Budget Assistance**

Assistance with analytical and decision-based budgeting, including advice on asset growth, loan and investment activity, share growth, ROA and capitalization.

*** Relationship Program**

GCUL's relationship program develops in-depth connections with credit unions to help meet their tactical and strategic goals and set expectations for the future.

Charter and FOM Changes

Guidance when planning for charter and field-of-membership changes, along with assistance in preparing packages for credit unions looking to expand their field of membership into low-income community or geographical areas.

*** Financial Impact Analysis/Building and Facilities Plan**

Assistance with five-year pro-forma balance sheet and income statement to analyze the impact of purchasing fixed assets as well as adding branches.

Regulator and Examiner Findings

Aid in resolution of regulator and examiner findings.

*** Chapter Information Exchange Meetings**

Regional meetings offering education and networking for credit union management.

STRATEGIC PLANNING SERVICES

GCUL staff members are available to help credit unions prepare for the future by facilitating strategic planning sessions. There are several options available, from basic planning session facilitation to more advanced options. Full-service planning sessions include pre-planning with credit union management, facilitating the session, identifying the areas of focus and goals for the meeting and preparing a final report summarizing the topics discussed during the session.

GEORGIA CREDIT UNION

Affiliates

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