The Power of Affiliation

The Georgia Credit Union League and Credit Union National Association (CUNA) have the experience and knowledge to provide credit unions with the tools they need for their day-to-day operations. Whether facing regulatory changes, corporate restructuring, threats from banks, or opportunities brought on by consumer confidence in the credit union structure, Georgia credit unions have stood ready.

The Georgia Credit Union League is ready to respond to various challenges as they relate to credit unions. The League has decades of experience and a breadth of knowledge in government influence and advocacy, compliance and regulatory affairs, public influence and credit union growth strategies. Your credit union’s affiliation with the League affords it access to this experience, as well as a broad spectrum of information and services unavailable elsewhere under one roof.

Watch your mail for information about the collaborative results the League and CUNA have accomplished on your behalf. Thank you for your support in 2011. Your support of the League and CUNA in 2012 will guarantee a stronger voice on the Hill and at the Statehouse, greater visibility to consumers and unprecedented visibility in the financial services sector.

Growth By Design (GBD) is pleased to roll out its new social media services for 2012. In keeping with its mission to provide innovative solutions for the ever-changing marketplace, Growth By Design has put together a package that will allow credit unions of all sizes to enter the world of social media. Our social media service offers a viable solution for credit unions that need help establishing or maintaining a Facebook presence.

GBD can create a custom Facebook design and offer ongoing maintenance services. GBD will work with a designated credit union contact to develop a monthly editorial calendar. Maintenance services include regular posts to the page, administration of the account, monitoring and response to comments. Additionally, GBD will provide weekly reports that will detail likes, exposures, new friends, comments, and more. For credit unions seeking to maximize their social media exposure, GBD offers extra services for help with custom ads, contests and videos.

Start your social media strategy today by contacting Kristi Arrington at kristia@gcua.org or call (800) 768-4282, ext. 3451.
Chapter Study Groups

Georgia Credit Union Affiliates (GCUA) announces the 2012 schedule for Chapter Study Groups. These study groups are designed to help educate credit union employees about important issues affecting credit unions today and to facilitate peer networking. GCUA staff assists these study groups by helping to choose educational topics, materials and speakers for self-directed study. Please plan to attend these study groups. The only cost is your time and the price of lunch!

1st Quarter 2012:

**Thursday, January 19th**
- NE Georgia Chapter

**Monday, January 30th**
- Mountain Empire Chapter

**Thursday, February 16th**
- NE Georgia Chapter

**Monday, February 27th**
- Mountain Empire Chapter

**Wednesday, March 7th**
- Middle Georgia Chapter

**Tuesday, March 13th**
- Coastal Empire Chapter

**Wednesday, March 14th**
- SE Georgia Chapter

**Thursday, March 15th**
- NE Georgia Chapter

**Tuesday, March 20th**
- Chattahoochee Valley Chapter

**Monday, March 27th**
- Mountain Empire Chapter

**Wednesday, March 28th**
- South & SW Georgia Chapter

**Dates subject to change.**

Note: Topics will be announced one month prior to each meeting. The other chapters’ meeting dates are TBD. Contact GCUA’s study group liaison, Liz Lewis at (770) 476-9625 ext. 3479, or lizl@gcua.org, or visit www.gcua.org for the most updated study group information.

Georgia Credit Union Service Corporation Partners with John M. Floyd & Associates

The Georgia Credit Union Service Corporation (GCUS) has signed an agreement with John M. Floyd & Associates (JMFA) to be the preferred provider for overdraft privilege services. JMFA OVERDRAFT PRIVILEGE® is a risk-free, 100 percent compliance-guaranteed program that helps credit unions maintain a healthy bottom line, while providing a valuable service to their members. Additionally, the program reduces the time that credit union staff spends on handling and processing NSF items; allowing them to be more focused on enhancing member service initiatives.

JMFA’s reputation for providing effective performance programs and its expertise in regulatory compliance was extremely important in the decision to endorse JMFA OVERDRAFT PRIVILEGE® for use by credit unions. In today’s environment, credit unions must provide their members with fully disclosed products and services that help them maintain their financial well-being.

With JMFA’s highly reliable performance solutions and expert advice, GCUS can confidently meet credit unions’ regulatory compliance needs. As credit unions continue to deal with a challenging economy, JMFA OVERDRAFT PRIVILEGE® also provides a reliable source of non-interest income to strengthen their bottom line and support their long-term viability.

2012 Vendor Guide Works for You

Sometimes it is difficult to find quality products and services for your credit union. Georgia Credit Union Affiliates has found a way to make that easier. The 2012 Georgia Vendor Guide has up-to-date information on a variety of credit union vendors that provide the products and services your credit union needs. It covers everything from financial planning to Internet security to risk management and much more.

The vendor guide allows you to search the vendor database either alphabetically or by category. You can also click on the hyperlinks to visit the company’s Web site for more information on their products and services. The 2012 Georgia Credit Union Vendor Guide is free. Access it by logging on to www.gcua.org and clicking on the 2012 Vendor Guide link. For more information, contact Kristi Arrington at (800) 768-4282 ext. 3451 or kristia@gcua.org.
Georgia Credit Unions Get BIG Payoff From Invest in America

Providing incentives to credit union members benefits the members as well as the credit unions. In fact, in December 2011, Georgia credit unions received over $90,000 in incentive dollars collectively for their participation in the Sprint Member Discount Program offered through Invest in America (IIA), a member rewards program.

Helping members realize the vast benefits of using a credit union can be challenging. But Invest in America, offered through CU Solutions Group, has helped credit unions in Georgia and across the country earn while saying thank you to members. Georgia Credit Union Affiliates introduced credit unions to the Sprint Member Discount Program in 2009. The program offers a 10 percent discount on regularly occurring fees for new and existing individual accounts, and a 15 percent discount on business accounts. Additionally, the new Sprint activation fee for credit union members is waived. Credit unions earn simply by signing up for the program and fulfilling minimal marketing requirements.

The $90,000 incentive payout was made to 20 credit unions in Georgia. Funds are dispersed annually based on credit unions’ membership size, their marketing efforts and the number of credit union member activations nationwide. Over 1.3 million members currently take advantage of the discounts. Nationally, credit unions received $7.3 million in marketing incentives for participation in the Sprint program during the 2010-2011 contract years.

For more information or to sign up for the program, contact Liz Lewis at (770) 476-9625 ext. 3479 or lizl@gcua.org.
New Services

As Catalyst Corporate Federal Credit Union begins a new year, new services are in store. Catalyst is preparing to launch two new services—Mobile Capture and Lockbox Processing. The rapid rise of electronic payments has made in-house lockbox payment processing a costly commodity for some credit unions. Catalyst Corporate’s lockbox processing service will give credit unions a low-cost opportunity for outsourcing lockbox payment processing.

Catalyst Corporate will round out its suite of fully integrated remote deposit services with the addition of Mobile Capture. This service will enable credit union members to deposit checks from their mobile devices, through either a stand-alone application or a mobile banking application. Details about these new products will be available on the Web site, but for additional information about the status of these products, contact an account executive at (800) 442-5763 or at contactus@catalystcorporate.org.