

2018 GUIDE TO LEAGUE SERVICES



ADVOCACY

GOVERNMENTAL INFLUENCE

The Louisiana Credit Union League (LCUL) represents the interests of Louisiana credit unions with federal and state elected officials and helps credit unions remain abreast of key legislative issues in Washington, D.C. and Louisiana. League membership allows us to have **ADAMS & REESE, LLC** as retained lobbyists, both locally and nationally.

Grassroots Liaison Program

LCUL coordinates with key leadership personnel at each credit union to educate and mobilize staff, volunteers and members to help protect the interests of credit unions.

Credit Union Legislative Action Council (CULAC)

LCUL coordinates the credit union system's political activities from the Louisiana perspective at the state and federal levels, pooling funds to increase the political effectiveness of the credit union movement. Louisiana is continually recognized nationally for our efforts.

State Governmental Affairs

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

Project ZIP Code

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

Legislative Hikes/Hikes At Home

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

Voter Voice Action Center

With a streamlined interface, you are alerted on the issue, matched to the correct elected officials, and guided through the message sending process in just a matter of seconds. Activated when it comes time to reach out to congress on an issue, this new system will make it easier to reach out to politicians faster and with a more unified message.

REGULATORY INFLUENCE

LCUL represents the interests of Louisiana credit unions with state and federal regulators and maintains relationships with the Louisiana Office of Financial Institutions (LOFI) and the National Credit Union Administration (NCUA). Staff gathers information from credit unions to formulate regulatory policy and respond to proposals.

Regulatory Response Comment Letters

Comment letters providing regulatory authorities with credit union views on issues related to existing and proposed regulations at the state and federal levels. League membership allows us to have **DENNIS DOLLAR ASSOCIATES** for regulatory guidance and responses.

PUBLIC INFLUENCE

The communications team works with the media and consumer groups to tell the story of credit unions at a state-wide level and provides credit unions with tools, templates, talking points and other resources to tell their stories and cultivate relationships with local media, communities and consumer groups.

COMPLIANCE

Compliance Hotline

LCUL offers telephone access to credit union attorneys with **KUDULIS, REISINGER, & PRICE, (KRP) LAW FIRM** who answer questions about compliance and operational issues. As a strategic partner, KRP offers discounted pricing on services for member credit unions.

ComplySight

Credit unions can subscribe to this web-based compliance management and tracking tool that streamlines the compliance process. It provides tracking, visibility and measurements to address compliance initiatives through a single application.

Compliance InfoSight

Credit unions have access to this online resource delivering accurate, concise and detailed information and policies on the vast array of compliance issues facing Louisiana credit unions.

CU PolicyPro

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

RESEARCH & INFORMATION

Callahan's CU Analyzer

As an affiliated credit union, your employees have access to Callahan's CUNalyzer. Unlike other financial analysis tools that presume a high degree of financial literacy, CUNalyzer's charts and graphs, combined with its 5-star performance rating system, analytical text, and ratio definitions put performance in context.

Your Financial Analysis Resource: LCUL's CU Support Team can help you dive into CUNalyzer and work with you to look at specific financial analysis such as peer budget comparisons, ratios, and other financial basics.

Louisiana Bank/Credit Union Rate Daily Comparison

Credit unions have access to weekly deposit and monthly loan/fee averages. The data allows you to compare your rates to those of banks and other credit unions.

Louisiana Credit Union Profiles & Milestones

The League works with CUNA's Economics & Statistics Department to analyze quarterly data submitted by credit unions to NCUA and then provides a quarterly report.

Compensation Survey

LCUL sponsors a compensation survey to gather current information on the salary and benefits offered by Louisiana and Mississippi credit unions. The report provides comprehensive data on credit union employees in detail to be useful in compensation decision making.

COMMUNICATIONS

Through the many communications channels available, LCUL remains accessible to credit union employees, keeping them abreast of the most relevant and comprehensive information affecting the credit union movement.

PUBLICATIONS

Annual Report: yearly financial and performance report

Membership Matters: distributed quarterly and contains news, information, and features on Louisiana credit unions and activities of the League & Affiliates.

President's Perspective: a periodic update from LCUL's CEO to keep you updated on League strategies and initiatives.

eNews: a weekly electronic newsletter distributed to credit unions and authorized recipients.

Compliance Lagniappe: e-newsletter dealing with research and compliance issues of interest to credit unions.

Pelican Politics: legislative updates and 'Action Alerts'.

Educational Opportunities: monthly newsletter with all of the League's educational offerings.

Common Shares: quarterly newsletter produced by LCUL for smaller asset credit unions.

Misc. Communications

League Updates

Disaster Preparedness Resources/Updates

LCUL Board Meeting Summary

Monthly Marketing Toolkit

This resource provides ready-to-go content to help increase member engagement via your communication channels. Each toolkit includes articles, social media posts, and graphics. Additionally, we share our latest media monitoring to help spark media outreach ideas.

News Briefs

Consider This® - Monthly e-news brief sent to journalists on current topics affecting Louisiana consumers.

Paying Attention® - Quarterly e-news brief sent to journalists in traditional and non-traditional media to position credit unions as experts on consumer finance.

Communications Assistance

LCUL provides a number of templates when communicating to your members. Additionally, we can assist in writing articles, press releases, speeches, memos, and more.

Media Inquiries

LCUL coordinates interviews, provides talking points, statistics and more. Your membership enables us to have **THE EHRHARDT GROUP** on retainer for all of your public relations needs. We also monitor media across the state and provide a quarterly report upon request.

Credit Union Locator

This internet-based credit union locator (www.asmarter-choice.org) is League-supported and matches consumers with credit unions they might be eligible to join.

PROFESSIONAL DEVELOPMENT

Education and Training

LCUL produces on average 12-15 in-person, instructor led 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 LCUL, the CU Webinar Network delivers access to more than 120 quality webinar training opportunities in 13 distinct topic categories designed specifically to cover issues and topics critical to credit unions.

Certified Financial Counselor Program (FiCEP)

Those who successfully complete the program and pass the exams will join an existing 350+ Louisiana counselors to earn their Credit Union Certified Financial Counselor (CCUFC) Designation.

Southeast CUNA Management School (SRCUS)

The three year school equips graduates with the skills and knowledge to meet the leadership challenges that arise in the credit union industry. The curriculum is designed to be delivered with students in residence for course work each summer for eight days. In between the summers, students apply the knowledge gained from the School to projects that require strategic analysis of their credit unions and research of relevant issues facing the credit union industry.

Southeast Regional Director's Conference (SRCUS)

A 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.

ALICE Active Shooter Training

Recommended and implemented in many Federal and State official guidelines and mandates, ALICE strategies can improve survival chances in active shooter or violent intruder situations. LCUL has partnered with the ALICE Training Institute to bring this outstanding and convenient training to Louisiana credit unions at an affordable price.

Educational Scholarships & Grant Assistance

Educational scholarships awarded for the Southeast CUNA Management School and assistance in registering for the state funded SBET Grant and larger federal grant applications.

CUNA CPD

CUNA offers webinars, audio conferences and e-schools available individually and in a cost-saving training bundle. In-person educational events are also available.

DUES-SUPPORTED TRAININGS

Helping credit unions lead and manage in an ever-changing environment, LCUL's provides a wealth of services and resources to credit unions, including hands-on consulting, financial analysis, policy development, regulatory and compliance assistance, and training for all levels.

Strategic Planning Sessions

LCUL facilitates strategic planning sessions at no additional cost with several options available. We pre-plan with management, facilitate the session, and then prepare a final report summarizing and identifying the areas of focus and goals approved. For each of these sessions you will receive a written plan, customizable to your needs:

CU DNA: looks at your mission, vision, core values, core competencies, and your culture and brand. (apprx. 2 hours)

Developing CU Planning: provides a basic situation analysis, financial goals, identifies focus areas and lays groundwork for a one year "to do" list. (apprx. 1.5 to 2 hours)

Achieving CU Planning: provides the basic situation analysis, financial review, and external environmental review. You will develop your key focus areas along with training to write action plans and use mind maps. (apprx. 2-4 hours)

Innovating CU Planning: With a full day dedicated to the process, you get the basics and explore alternative ways to analyze your performance, such as Balanced Scorecard. In addition, you may schedule a follow up for management to understand how to put the plan into action. (apprx. 8+ hours)

Staff & Volunteer Training

LCUL conducts training for staff and volunteers, as a dues-supported service, on the following topics:

Bank Secrecy Act (for staff and/or volunteers)
Board Orientation and Development
Board Duties, Responsibilities & Liabilities
BSA Incident Report (Frontline/Lending/Operations)
Credit and Lending for Credit Union professionals
Essential Ratios and Trends
Ethics
Financial Performance Trends and Ratios
Financial Statement
Grant Writing Basics
Identity Theft
Interest Rate Risk
The LCUL Advantage
Lending: Basics & Advanced
Managing Credit for Credit Union Members
Member Service
Risk and Asset Liability Management
Security Training
Supervisory Committee (introduction/advanced)
Time Management

COLLABORATION & COOPERATIVE INITIATIVES

LOUISIANA CU FOUNDATION

Working with credit unions, chapters and community organizations, the Foundation seeks to achieve its mission of changing people's lives by promoting education, disaster relief and credit union relevance.

AID IN DISASTER RELIEF FUND: available to assist our credit union employees that are impacted by a natural disaster. Money from the designated disaster relief fund gets distributed directly to those in need so they can stabilize their lives and continue to serve their members.

PROMOTE PROFESSIONAL DEVELOPMENT: The Louisiana CU Foundation awards scholarships to smaller credit unions for in-state educational events offered by LCUL.

LUCKY LAGNIAPPE SAVINGS

In April 2016, LCUL worked with the LA legislature to usher in the passage of a bill that allowed us to join the other twenty-one states offering a prize-linked savings account. Designed specifically for Louisiana credit unions, the Lucky Lagniappe Savings Account allows members to receive entries into prize drawings just for saving small amounts of money.

Statistically, these accounts have led to actual savings behavior changes in those who are financially vulnerable (ie, many of our citizens). LCUL administers the program while your credit union receives great public relations exposure, new memberships, broader product penetration with existing members, and fulfills the credit union mission.

THE RAIFFAISEN GROUP

Credit union trade associations from seven states joined together to form the Raiffeisen Group, LLC (TRGroup), a strategic alliance creating a marketplace of 800+ credit unions. While not a merger, this alliance allows us to pursue business partnerships and collaborative ventures that would not otherwise be possible through group pricing. The company is currently evaluating several products and services to determine their potential to benefit credit unions. Look for new opportunities through TRG, like the new Cybersecurity Certification Program through Raddford University.

SHARED BRANCHING

Louisiana's CU Cooperative Branching, LLC network provides credit union members access to more than 150 locations in Louisiana and more than 5,000 locations nationally. Credit unions that join the program get the convenience of more locations without the expense of building new branches. They also have the option to open their branches as outlets and acquire transactions for additional revenue.

ADDITIONAL INITIATIVES

Chapter Program: Louisiana's chapters promote unity among credit unions through communication, training, career development, networking, and participation in community, state, and national projects. Chapter meetings offer education and networking for credit union management and volunteers.

Peer Group Program: LCUL's Peer Group Program is a platform for Louisiana credit union professionals to connect, share ideas and resources, and develop business opportunities. The goal is to promote professional development while accelerating the development of meaningful connections in the areas of: *Compliance, Marketing/Business Development, Member Business Services, and Young Professional Network.*

Small Credit Union Development: discounted costs for education programs, grant assistance information, consulting, and additional resources. There are also a number of marketing initiatives in place to assist smaller credit unions in their efforts.

ROA & Loan Growth Consulting from CU Strategic Planning: The League has joined forces with a company that has unique experience and great success in promoting economic prosperity. CU Strategic Planning is the #1 grant writer for credit unions in the United States. Since the creation of the CDFI Fund, CU Strategic Planning has won over \$36.7 million in CDFI grants for credit unions and has a 100% success ratio with certifying credit unions as community development financial institutions.

BUSINESS SOLUTIONS

DISCOUNTED PRICING FOR MEMBER CREDIT UNIONS

The League forms strategic relationships with various vendors to help your credit union compete in today's financial environment. Through the League's Service Corporation, your credit union has access to a variety of products and services that help your organization meet the financial needs of its members while offering a special pricing.

By connecting with one of our partners, not only do you receive discount pricing but these organizations give back to the movement in Louisiana. Here are just a few of the opportunities:

ATM Worldwide
ALICE Training Institute
Catalyst Corporate
ComplySight
CO-OP Financial Services
CUCB (Shared Branching)
CUAlliance
CUNA Mutual Group
CUSG (Credit Union Solutions Group)
Dollar Associates
John Floyd & Associates
Kudulis, Reisinger, Price Law Firm
LA CUSO
Office Depot
The Kullman Firm
Your Marketing Company

Visit LCUL's website for a complete listing of partnerships.

ATM/EFT CARD SERVICES

Electronic Funds Transfer Technology Services available through your league:

Credit Cards
Debit Cards
CUMoney Gift Cards
CUMoney Reloadable Cards
CUMoney Visa Travel Money
CUMoney Family Card
Everyday Spend Cards
NewGen Prepaid Debit Card
Mobile Solutions

Quick Contact List

Compliance Questions: compliance@lcul.com

Research/Information Services: research@lcul.com

Communications: communications@lcul.com

Convention registration: convention@lcul.com

Education/training registration: education@lcul.com

Card services/EFT questions: eft@lcul.com

Shared branching (CUCB): sharedbranching@lcul.com

Access for our website or job postings: website@lcul.com

Not sure or have miscellaneous questions? requests@lcul.com