

*You're More Than a Member...*

# LEAGUE/CREDIT UNION PARTNERSHIP



## 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.

### Voter Voice Grassroots Advocacy System

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. Voter Voice is 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.

### 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 when it comes to CULAC dollars raised

### 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

Hikes are grassroots 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.

### 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.

### PUBLIC INFLUENCE

The communications team works with the media and consumer groups to tell the story of credit unions at a statewide 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 RESOURCES

### Compliance Hotline

LCUL offers telephone access to credit union attorneys with **KRP, LAW LLC** who answer questions about compliance and operational issues. (*affiliated credit union also receive a discounted rate for services with KRP, Law LLC*)

### 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.

### 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.



## RESEARCH & INFORMATION

LCUL's Research & Information Department keep up with the latest research and data on current industry hot topics.

### Callahan's CU Analyzer

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

### 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.

### Dividend & Loan Pricing Guidelines

LCUL provides member credit unions with monthly dividend and loan pricing guidelines. These guidelines are provided by Dr. Charles Idol, ALM Consulting & Research.

### Louisiana Bank/Credit Union Rate Daily Comparison

League-member credit unions have access to weekly deposit and monthly loan and fee averages. Standard deposit and consumer loan products are also included. The data allows your credit union to compare your rates to those of banks and other credit unions. This data is compiled by RateWatch, a financial data provider that maintains the world's largest database of competitive information for more than 98,000 financial locations.

### Compensation Survey

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

## INFORMATION RESOURCES

Through the many communications channels available today and emerging in the future, LCUL is accessible to credit union employees, keeping them abreast of the most up-to-date and comprehensive news and information affecting the credit union movement.

### Publications

**Annual Report:** Yearly financial and performance report that also includes year-end assets and credit union statistical information.

**Membership@Work:** a quarterly newsletter delivered to all league-affiliated credit unions and other interested parties inside and outside the credit union movement. It contains news, information, and features on Louisiana credit unions, legislative affairs, and activities of the League & Affiliates, CUNA, and regulatory agencies.

**President's Perspective:** a message from LCUL's President/CEO sent periodically to keep you updated on League strategies and initiatives.

**eNews:** a weekly electronic newsletter distributed to affiliated 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 from LCUL's Governmental Affairs.

**Educational Opportunities:** a bi-weekly newsletter for you to stay up to date on all of the League's educational offerings.

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

### Misc. Communications

*League Updates*

*Disaster Preparedness Resources/Updates*

*LCUL Board Meeting Summary*

### Communications Assistance

LCUL provides credit unions with a number of templates when communicating to your members. Additionally, we can in writing articles, press releases, annual meeting speeches, memos, and much more.

### Media Inquiries

LCUL helps in maximizing opportunities to tell your story, positioning you as a community resource and building awareness about the benefits you offer. 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.

### Credit Union Locator

This internet-based credit union locator ([www.asmarter-choice.org](http://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 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 LCUL, the CU Webinar Network delivers access to more than 120 quality webinar training opportunities designed specifically to cover issues and topics critical to credit unions.

### 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.

### Certified Financial Counselor Program (FiCEP)

Those who successfully complete the program and exams will earn their Credit Union Certified Financial Counselor (CCUFC) Designation.

### Southeast CUNA Management School

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.

### 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

Educational scholarships for affiliate-sponsored programs or conferences and for the Southeast CUNA Management School and CPD Online (VAP, STAR, MERIT, VLP) programs.

## 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.

## COLLABORATION & COOPERATIVE INITIATIVES

**Small Credit Union Development:** discounted costs for education programs, grant assistance information, and consulting.

**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.*

## STRATEGIC INITIATIVES

### ROA and 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.

### Prize-linked Savings Partnership

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 this type of account. Members 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 financial-



ly 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.

#### **Multi-league Partnership**

LCUL has partnered with other Leagues on your behalf to ensure you are gaining value with your membership. More information on these initiatives will be available soon!

#### **Plexicity Benefits and Payroll Services**

Through a partnership with Collaborative Office Solutions (COS), LCUL offers member credit unions the chance to experience cost savings on medical, dental, vision, and more. COS combines credit union census and uses it to negotiate lower pricing. COS acts as your payroll and benefits administrator, giving you a chance to redeploy staff to other member-facing functions, all while saving money.

## **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.

## **MEMBER SERVICES/CU SUPPORT**

Helping credit unions lead and manage in an ever-changing environment, LCUL's provides a wealth of services and resources to credit union employees, including hands-on consulting, financial analysis, policy development, regulatory and compliance assistance, and training for credit union management, staff, and volunteers. Programs we can help you with include Strategic Planning Sessions, Customized Surveys, Volunteer Training, and much more.

#### **Strategic Planning Sessions**

This program assists credit unions 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 and preparing a final report summarizing the topics discussed during the session and identifying the areas of focus and goals approved during the meeting.

#### **Staff & Volunteer Training**

LCUL's representatives conduct training for credit union staff and volunteers, as a dues-supported service, on the following topics:

*ALICE Active Shooter Training*  
*Bank Secrecy Act for Staff*  
*Bank Secrecy Act for Volunteers*  
*Board Duties, Responsibilities & Liabilities*  
*BSA Incident Report for Frontline Staff*  
*BSA Incident Report for Lending Staff*  
*BSA Incident Report for Operations*  
*Essential Ratios and Trends*  
*Essential Ratios and Trends Review Test*  
*Financial Statement Basics*  
*Grant Writing Basics*  
*Identity Theft*  
*Interest Rate Risk*  
*Lending: Basics & Advanced*  
*Risk and Asset Liability Management*  
*Security Training*  
*Supervisory Committee: Introduction*  
*Supervisory Committee: Advanced Duties*

## **VENDOR RELATIONS: DISCOUNTED PRICING FOR MEMBERS**

The League has relationships with a wide array of vendors offering products and services to enhance your credit union operations while offering a special pricing. Some examples include:

**Office Depot:** LCUL's exclusive Office Depot® program includes the following benefits for member credit unions: aggressive pricing on products, shop online at special business website, and professional account managers dedicated to your business.

**HR Planning Resources:** Through a strategic alliance with the LCUL, the Kullman Firm provides human resources consulting for credit unions. Services include developing procedures, policies and rules dealing with employee conduct, communication systems, complaint handling, benefits plans and other employee relations policies.

**Plexicity:** LCUL and Plexicity have collaborated to provide unparalleled strategic advantages through shared collaboration, allowing you to improve efficiency, cut costs, and deliver unsurpassed value with our core back-office support solutions. With this shared service environment, your core competencies can be optimized, as you benefit from shared expertise that is often out-of-reach to a stand-alone organization.



## ATM/EFT CARD SERVICES

Our affiliates with EFT industry leaders; including national and regional networks support your credit union's electronic delivery system initiatives. Electronic Funds Transfer Technology Services available through your league:

**Credit Cards** (Processing, Security and fraud protection, Loyalty services, Multi-solution provider, Issuance, Support, Electronic reports, Data warehouse, Accounts receivable, Business and commercial card solutions)

**Debit Cards** (Processing, Security and fraud protection, Loyalty services)

**CUMoney Gift Cards:** carry the Visa<sup>®</sup> logo on the front of the card, 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 where the cards are accepted and have no PIN network access.

**CUMoney Reloadable General Purpose:** With the Visa<sup>®</sup> logo on the front and embossed with the cardholder's name, members can add value to the card at any time.

**CUMoney Visa TravelMoney:** instant-issue cards; members can add value at any time. They work at ATMs and merchants that belong to the Plus<sup>®</sup> or Interlink<sup>®</sup> (PIN-based POS) networks. Cards are not directly linked to savings or share draft accounts.

**CUMoney Family Card:** a financial education product designed to teach teens and young adults about how accounts work. The CUMONEY Family card carries the Visa<sup>®</sup> logo and is embossed with the teen's name. The card is funded by the parent with oversight and restrictions built in to train the teen to become a responsible consumer.

**Everyday Spend Cards:** reloadable cards are personalized and mailed to members in 7-10 days. (No extra bond coverage needed by Credit Union)

**NewGen Prepaid Debit Card:** The NewGen Prepaid Debit Card offers a reloadable card, so teenagers can make purchases without borrowing a card from mom or dad or having to carry cash. Parents enjoy peace of mind knowing their cards and accounts are secure, while being able to monitor their teens card usage online.

**Mobile Solutions:** creates the connectivity to all the major platforms: Apple, Droid, and Kindle Fire. Members can view and request information, while your credit union communicates directly back to them with free push messages, on their mobile enabled phones. Add the option of Remote Deposit Capture, and you truly have put a branch in every member's hand.

## Quick Contact List

Compliance Questions: [compliance@lcul.com](mailto:compliance@lcul.com)

Research/Information Services: [research@lcul.com](mailto:research@lcul.com)

Convention registration: [convention@lcul.com](mailto:convention@lcul.com)

Education/training registration: [education@lcul.com](mailto:education@lcul.com)

Card services/EFT questions: [eft@lcul.com](mailto:eft@lcul.com)

Shared branching (CUCB): [sharedbranching@lcul.com](mailto:sharedbranching@lcul.com)

Access for our website or job postings: [website@lcul.com](mailto:website@lcul.com)

Not sure or have miscellaneous questions? [requests@lcul.com](mailto:requests@lcul.com)

For more information on the services provided by your League,  
please visit [www.lcul.com](http://www.lcul.com) today!