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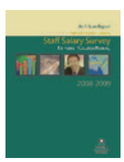

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Smaller CUs Need Not Fear Their Card Portfolios, CEO Says

By DAVID MORRISON
CU Times Senior Staff Reporter

MUSKEGON, Mich. — Carol Wagner, CEO of the $49 million Community Schools Credit Union doesn't fear her credit union's card portfolio, and she doesn't believe other smaller CUs should fear theirs.

"A few years ago I knew of other credit unions around me that were selling their card portfolios, and we considered selling ours," Wagner explained. "But when I considered that we had an asset [in cards] that provides such a touch point with our members, I considered that we had a responsibility not to sell it but to try to make it better."


WAGNER

So that is what she and the staff at Community Schools did even though, when they first began, they didn't get much help from their processor.

"One of my pet peeves is the way sometimes that credit unions get typed by their size," she said. "People act like just because we only have a certain number of assets, we won't be able to do anything. But we have a credit card portfolio bigger than many credit unions that are double our size."

Community Schools has the results to back up its opinions. According to NCUA data, the credit union has a card portfolio worth $4.1 million in outstanding balances on 3,915 cards. In June of 2005, the card portfolio had only 2,860 cards and outstanding balances of $3.6 million.

This puts Community Schools among the upper tier of credit unions their size in terms of card portfolio performance, something Wagner credited to her credit union's take-charge attitude when it comes to cards.

Instead of waiting for their processor to solve their card challenges or lay out a path forward, Wagner said she and the staff of Community Schools turned for guidance to an outside consultant and to their own ideas and experience. They held several rounds of brainstorming and focus groups to come up with the things they needed to do to turn their card portfolio from something they considered selling to a real asset to the institution and its members.

One of the first things they did was to consolidate the details of running the card program into something a staff person could reasonably handle and then hired someone to be the card promoter and manager for the CU.

Community Schools credit union since 1955
Building Relationships... One Member at a Time

Like many credit unions, Wagner said, Community Schools had previously considered the person tasked with managing card details to be little more than a glorified clerk, meaning the person would have to juggle their card duties with other responsibilities. Additionally, he or she would not touch on the different layers of management and creativity that the staff in the position needed to deploy. The new card manager at Community Schools would have a job more in line with what the CU wanted in a card manager and not that of a clerk, Wagner said.

She also gave a lot of credit for Community Schools' card portfolio performance to the woman Community Schools placed into the card portfolio manager's position, Deborah Connell. Wagner praised Connell for persevering in card management and focusing on the staff education that Wagner explained was another facet of the CUs card turn around program.

"We made sure our staff really knows our card product," Wagner explained. "We train on the product, we cross sell it with our other products, and we have competitions among the staff all the time to help promote the card program." She explained that the CU considered staff a key element of not just growing the card program but also keeping cards a crucial touch point for their members.

"The more touch points you have with your members, the more ways you have to communicate with them and serve them, the stronger their ties to you will be," she added.

Community Schools also made a number of changes to the card portfolio itself and not just how it was managed and marketed, Wagner said.

For example, the credit union streamlined the card program and took all of its previous card platforms and moved them all onto the platinum program, Wagner explained. This allowed the credit union to begin risk-based pricing for its card loans, as well as put them on an equal footing with other loan products, like auto loans.

Wagner said that Community Schools found risk-based pricing relatively easy to do because, as an education-based credit union, most of the credit card holders have strong credit scores. In fact, risk-based pricing meant that a significant part of her credit union cardholders saw their interest rates decline with the platinum cards.

Wagner also stressed that these card changes have been made even though, as a CU in Michigan, Community Schools has been suffering under the state's withered economy. For example, she noted that while the CU is open to members transferring higher interest rate balances from other cards to their CU cards, she also said Community Schools scrutinizes such balance transfers carefully to make sure they fit the member's credit profile.

This caution as well seems to be paying off as the CU's credit card delinquency was about 1% as of June, 2008, according to NCUA data.

"I would just urge other credit unions to be proactive about their card programs and not to fear them," Wagner said.

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Perfect Circle Sets Out to Bust the 'We're Too Small' Myth

By MYRIAM DI GIOVANNI
CU Times Senior Staff Reporter

HAGERSTOWN, Ind. — For Perfect Circle Credit Union advertising is something best served on the side.

"As a community-based credit union I honestly believe face-to-face conversations are more effective than any postcard, direct mail or media channel," said PCCU Marketing Vice President Carma Parrish. "We are very active in the community, you'll see us at every fair and expo, we volunteer in the community, and it has really just become a part of our culture. So for us, advertising is more of a support instead of the main way to get the message out about us."

The focus on community seems to be working as the $50 million credit union experienced a 4% member growth last year and according to Parrish is well on its way to duplicating that trend this year as well.

"I like to say that we have a marketing department of all 32 PCCU employees," said Parrish. "I may guide the function but I couldn't do it without them."

She added that at PCCU everyone jumps in to help where needed and, when it comes to heading out in the community, it's common to see vice presidents filling in at the teller line while the member service representatives are out at events.

"One of my biggest pet peeves is the No. 1 small credit union myth of 'I don't have time,'" said Parrish. "With a small credit union it's easy to say you don't have time because we wear so many hats, but if you allow yourself to focus your typical day on those weekly tasks, you've mismanaged your priorities and your results will show it. Community event participation shouldn't just be limited to senior staff. Our MSRs love getting out there. We're not a large credit union yet we have a large presence in the two communities we serve."

To further personalize its image the credit union looked within to find Financial Adviser Blane Rings, who is the face of PCCU.

"The idea came from implementing a five senses marketing strategy I learned at a marketing conference, and it has paid off more than words can say," said Parrish. "He was going to be the sound and sight portion of the five senses we'd incorporate in our marketing. We wanted to go beyond just a logo but have someone who had a great personality who'd resonate with the community, and I have to tell you he's been a big hit in the communities we serve."

As part of its bid to be considered a true community partner, the credit union has tapped financial education as a way to stand out from the competition.

"The credit union philosophy is based on providing financial education so we decided instead of asking members to come into our offices for financial education why not take it to them–so we went on the road in both counties," said Parrish.

It was the beginning of PCCU's educational road show, which helped position the credit union as a human resource department's answer to addressing its employees' financial concerns. Parrish said the credit union offers free lunch-and-learn sessions to local businesses and organizations, which include customized courses that can be geared toward youth, teens and adults alike.

"It was our business development officer's key to reaching potential business partners or SEGs that we didn't want to sell them something but we're here instead to offer help," said Parrish. "We kept hearing from HR directors that employees wanted to learn about how to get out of bad credit, how to buy their first home and many employees who recently divorced needed help figuring out how to build their own credit."

As a small credit union marketer, she said, the key is to focus on your target market and track results. PCCU works with a firm to identify where its potential members are. In addition, to help with tracking this year, there is a quarterly giveaway of $1,000 and members have to enter a code found on every piece of marketing that goes out whether via newspaper or at a branch.

Raising money to meet local needs and being a part of the community have helped PCCU stand out from the competition.

She added that the idea small credit unions can't market big without a big budget is another myth that needs to be busted. "We need to exploit our strengths. Learn your credit union's best strength and exploit it in every communication channel," said Parrish.

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Back to Basics and Right Hires Helps Set West Virginia CU Apart

By MICHELLE A. SAMAAD
CU Times Senior Staff Reporter

CHARLESTON, W. Va. — With all the talk about courting baby boomers as they head off into retirement sunset, WV United Federal Credit Union is more concerned about providing its members with a strong financial education foundation early on.

Most of the $15 million credit union's 3,500 members work for the West Virginia Department of Health and Human Resources, one of the state's lowest paid agencies, said Linda Bodie, WV United FCU president. When hard, economic times strike certain rural parts of the state, members here are probably better equipped to cope since "it's been hard for them all of their lives." Unfortunately, some of them, as is the case at other credit unions regardless of size, lack basic financial education skills such as managing debt or saving.

One of the credit union's hiring criteria? "Must want to have fun when working here." Financial Fun Planner Emily Chandler's official business card.

The message on the back of employees' business cards aims to set the small credit union apart.

"I don't want to give the impression that people in West Virginia are not smart," Bodie emphasized. "We've found that some members just have not learned about finances at school or at home. When they come to us, they're learning for the first time."

WV United FCU takes a different approach to financial planning. While there is not a financial planner on site, there are products and services to support long-term goals such as saving for retirement and college expenses. When a member walks through the door seeking help, the first thing a staffer will do is pull their credit report to see how they have managed their money. A budget is then created and short-term, achievable goals such as getting a credit card for the first time or saving for a car are put in place.

The Pig, WV United FCU's new mascot has helped reinforce an old-school approach to financial planning. She's (actually Emily Chandler, financial fun planner) pictured here with Linda Bodie, CEO (left) and Lisa Lewis, smile therapist. Yes, that is Lisa's actual title.

The credit union grew 45% between June 2007 and June 2008 in a number of areas, according to Bodie, including membership because of its mix of financial education, products and services and most importantly, its culture.

"It's simplicity of service and how we relate to people," Bodie explained. "It boils down to the credit union's culture. Everything we do is easy, and members like that."

Word of mouth has helped the credit union to grow its membership. Rewards such as lower rates are given to acknowledge loyalty. Subsequent referrals have helped since WV United started serving underserved communities in 2005. Bodie admitted that attracting people from financially neglected areas has been a challenge, but "we knew we were good at what we were doing."

"The challenge is [underserved members] not investing in the credit union," Bodie said. "They don't have the same attachment as the SEG groups we serve. People that want our help have been very loyal."

To further cement those ties, the credit union has brought on new services such as e-deposit. In place for nine months, more than 65 members are online, Bodie said. The new offering came from member demand and the credit union's strategic plans. The difference has been amazing, she noted. Members rave at not having to mail in paper checks, which tended to take three to five days to reach the credit union and be processed. Bodie said they are very selective on who can sign up for e-deposit; only members with strong credit reports are invited in.

In addition to its informal approach to financial planning, the credit union thinks outside the box with staff development. There's a financial fun planner on staff–yes, that's how her title is listed on her business card. Instead of member services reps, there are smile therapists. At one of WV United's two branches, six of the 10 employees work 10-hour days so that they can get a day off each week to save on gas and spend more time with family. On the credit union Web site's home page (www.wvunited.org), a YouTube video shows a snippet of the credit union's savings pig mascot grooving to the beat with members.

"Our culture is fun and we want members to feel welcomed," Bodie said. "What good is having great products if you don't have great people?"

Some in the industry believe mergers among smaller credit unions will increase as they struggle to survive. Bodie dismisses that notion. "Small credit unions can survive. It's all about the attitude because a member can go anywhere for service."

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New Core Processor Finds Sweet Spot Among Small CUs

By MARC RAPPORT
CU Times Technology Correspondent

COLUMBUS, Ohio — In what may seem like a relatively small but crowded marketplace–core technology providers to credit unions–CU-centric LLC believes it has found its niche.

The company was created in 2004 by industry veterans who saw an opportunity to serve credit unions interested in leaving legacy systems behind.

"Credit unions are out there looking for another solution, especially small to mid-sized credit unions caught in a place where their processors are going for the larger customers," said Jason Jones, the company's chief operating officer.

CU-centric currently serves 13 credit unions, concentrated in the Buckeye State but spanning geographically from Philadelphia to Utah and ranging in assets from $5 million to $91 million. "And we have more in the pipeline," said Stu Koblentz, who works in client support for the four-year-old firm.

The company's five staffers have more than 70 years of credit union experience, Koblentz said, adding that it was co-founded by Dan Stout, now the company's chief technical officer, and the late Alan Wilson, whose history with credit union core processing dated to the early 1970s.

"They were able to put Alan's core ideas into our core platform," Koblentz said.

CU-centric's platform uses open source architecture, allowing it to run on a variety of databases, including Microsoft SQL and Linux, and its end user interface is a Web browser. That allows CU-centric clients to use Internet Explorer or Mozilla Firefox browsers while running on Windows, Linux and even Mac computers.

"At one of our credit unions, the marketing person was using a Mac and was able to pull up our browsers and use our system just fine," Jones said.

Core processes include share drafts, general ledger, accounts payable, fixed assets, budgeting, integrated OFAC protection in account opening, collections and online account opening, all run in-house but upgradeable through remote access to the credit union's servers, Jones said.

JONES

Online banking and e-statements are provided through a third-party, HomeCU, and credit cards are supported in-house through interfaces with processors like Certegy, Jones said.

"The core stuff, things that we can do well ourselves, we do, but someone who does something better than us, well then we prefer to use them," Jones said.

"So many times you see companies losing a focus on their core processing and start getting their hands in other things. When you do that the core suffers, and we don't want that to happen," he said.

Jones said he and Stout, the CTO and co-founder, had both worked at a credit union that was under an NCUA letter, "a time we refer to as education that money couldn't buy," he said.

"We brought in staff to help turn the ship around, and it went from being on a kind of life support to being a healthy financial institution," the CU-centric COO said. "It was a good place to learn just about everything you could about the operation and how to do things correctly."

Among other key ways to standing out in the crowd is standing by the phone.

"I guess every data processor is different, but the one thing we don't want to lose is that personal touch, which I've seen happen when a company gets too big or gets bought out by someone else and you just become a number to them," Jones said.

"We don't want that to ever happen with us. Our goal here is to make sure that every call that comes in is answered by a live human being, especially on the support side," he said.

"You can have the best system in the entire world, but if customer support is crappy, then what's the use?"

Going forward, Jones said CU-centric plans to continue operating in that sweet spot of small to mid-size credit unions that has served it well so far.

"We're finding we're pretty scalable, but I would say at this point in our company's life, anybody over $500 million might be a bit big for us," the company's COO said.

"One thing we've noticed is that credit unions between $100 million and $500 million are pretty much in the same ballpark as far as their technology needs are concerned," he said.

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Small CUs Bend Under Weight of Regulatory Burden

By CLAUDE R. MARX
CU Times Washington Reporter

WASHINGTON — John Graham was frustrated.

The president/CEO of the Kentucky Employees Credit Union in Frankfort found that his employees were spending so much time dealing with compliance that it took them away from the member service aspects their jobs. To remedy that, he asked the board of his 26-employee credit union (with $43 million in assets) earlier this year for permission to hire a compliance officer.

"I understand why they are issuing these regulations, but it is a challenge to keep up while providing quality customer service. It's increasingly harder to find a balance between the two," he said.

The new compliance person, coming over from their loan department, "will help us catch things that were inadvertently falling through the cracks," he added.

He cited the Bank Secrecy Act, the Red Flag rules on identity theft prevention and the rules on due diligence for outside contracts as especially time consuming.

Graham's credit union is part of a growing trend. Regulatory specialists at CUNA and NAFCU said they hear similar kinds of complaints all the time and more small credit unions are spending money to have a full-time point person to comply with the increasing laws.

"There is a concern among members about the overall regulatory burden," said Carrie Hunt, NAFCU's senior counsel and director of regulatory affairs. "Small credit unions have fewer resources to comply with the same regulations."

On the Bank Secrecy Act, small credit unions complain that they have to spend valuable staff time investigating the backgrounds of some members who make large deposits.

"Small credit unions know their members intimately, we know them by name and by face. We aren't dealing with deposits from people we don't know," said Pat Wesbenberg, president/CEO of Point Plus Credit Union in Stevens Point, Wis. Her credit union has 17 employees and $39 million in assets.

HUNT

Wesenberg, who chairs CUNA's small business advisory committee, said her employees often work nights and weekends on compliance issues, because they are so busy during the business day.

The BSA, intended to curtail illegal money laundering and related activities, has been amended a number of times including under the USA PATRIOT Act. It requires financial institutions to investigate certain kinds of deposits and file suspicious activity reports if criminal activity is suspected.

CUNA Senior Vice President/Deputy General Counsel Mary Dunn said she hears regular complaints that examiners are "very heavy handed" on BSA.

NCUA spokeswoman Cherie Umbel responded when asked about the complaints that the agency recently sent a letter to credit unions outlining its risk-focused examination policy, which includes flexibility on some matters. She also noted that the agency is updating its examiner guidance for community development credit unions. But she noted, "[M]any requirements are imposed by statute and NCUA has little leeway in its oversight of these requirements."

In 2004, the agency established an Office of Small Credit Union Initiatives that runs a training program, as well as individualized and financial assistance. It also encourages partnerships between credit unions, government entities and community organizations.

On the Red Flags issue, financial institutions face a Nov. 1 deadline for developing and implementing identity theft prevention program. It must include reasonable policies and procedures for detecting, preventing and mitigating identity theft.

Dunn and Hunt both said the Federal Trade Commission and the NCUA have not provided enough guidance on the matter, leaving credit unions guessing.

Graham and Wesenberg both complained that the NCUA's requirements for documenting all the due diligence steps they are taking on third-party contracts are "excessive."

"It's something all credit unions do but having everything documented puts a real burden on all credit unions, but especially ones my size," Wesenberg said.

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Small CUs Look to Vendors for Security Help

By LINDSEY SIEGRIEST
CU Times Staff Reporter

HOBOKEN, N.J. — Smaller credit unions, not having the same resources as their larger counterparts, face the predicament protecting member identities from high-tech identity thieves and fraudsters just as diligently.

Tom Harkins, chief strategy office for Secure Identity Systems, said that with the Red Flag regulations deadline just around the corner, he's heard it's expected that 50% of all credit unions will not be ready by Nov. 1. Small credit unions are expected to comply with the same set of regulations as larger financial institutions without as much money available to do so.

HARKINS

For small credit unions, Harkins suggested they find vendors that provide as many solutions as possible rather than having to go through different vendors, which can be most costly and time consuming.

"Most security vendors offer multiple solutions so small credit unions can get what they need from one or two vendors rather than five different vendors," Harkins said. "Many of these solutions can be installed in just a few weeks."

Affinion Security Center Vice President of Sales Wayne Conte said that programs larger institutions have already implemented are now available to institutions of all sizes.

Harkins also pointed out that small credit unions are fortunate risk management prices have dropped dramatically over the years. For $1,000 a month, Harkins said a small credit union can get what they need to comply with the Red Flag regulations.

DOWELL

The role financial institutions used to play in consumer identity theft was mainly just to educate and reimburse, according to Conte. Now consumers view their credit union as a source for help and expect the credit union to detect fraud and prevent it.

In his experience, Kelly Dowell, executive director of the Credit Union Information Security Professionals Association, said that most small credit unions lean on vendors and outsource their entire data center.

"Small institutions still have an obligation though to maintain compliance and handle certain policies and processes in-house to make sure vendors are handling everything properly," Dowell said.

Handling some policies and processes in-house is where Harkins said many small credit unions run into a problem. Most small credit unions develop business based on the relationship they have with their members and train employees to provide friendly service and that the member is always right.

CONTE

"It's hard to re-think that philosophy and have employees think, 'well maybe the customer is wrong,'" Harkins said. "This is why even big financial institutions hire staff specifically to deal with this issue and learn how to question customers in a nice way."

Both Harkins and Conte said that small credit unions need to realize the importance of implementing security practices at their credit unions because they have now become targets. "Historically, small credit unions have been pretty immune to fraud and theft because they know their customers, but demographics change, people move a lot now. There's higher employee turnover and with ATM use, small credit unions are losing this relationship with customers," Harkins said. "Years ago that was fine, but now it's just not sufficient."

It's hard to re-think that philosophy and have employees think, well maybe the customer is wrong. This is why even big financial institutions hire staff specifically to deal with this issue and learn how to question customers in a nice way.
—Tom Harkins

Conte added that small credit unions also carry a greater risk of fraud because, "members are more apt to open an e-mail or answer a call and provide information because they have this sense of loyalty."

Small institutions still have an obligation though to maintain compliance and handle certain policies and processes in-house to make sure vendors are handling everything properly.
—Kelly Dowell

Harkins said that criminals are definitely starting to target small institutions because they know that they do not have the same resources available as larger institutions.

"Big financial institutions have spent millions on security and there are some small credit unions that have done nothing," Harkins said. "Criminals are always looking for the weakest link and they prey on them."

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