

# Credit Union Resources



**Product Guide**

# Resources your credit union can count on.

Our **VISION** is to be the Leading Provider of Business Solutions to the Credit Union Community.

Our **MISSION** is to Provide Innovative, High Value and Profitable Business Solutions to the Credit Union Community.

Our **CORE VALUES:**

1. Customer Focused
2. Excellent Products and Services
3. Quality Service Commitment
4. Rapid Market Response
5. Ethical and Professional
6. Financial Stability

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**ALM Resources™**

A Service of Credit Union Resources, Inc.

## **\*Provided to Texas credit unions as a member benefit of the Texas Credit Union League**

The mission of ALM Resources is to provide analysis, instruction and guidance in the area of *ASSET LIABILITY MANAGEMENT* in order to promote the financial well being of credit unions. *ASSET LIABILITY MANAGEMENT* is the process of ensuring a credit union remains financially viable through adequate capital, stable earnings, and sufficient liquidity. To accomplish its mission, ALM Resources offers the dues based and fee based services listed below.

## **\*Dues Based Services (Texas Only)**

*(Available at No Cost to Texas Credit Union League Affiliated Credit Unions)*

- Semi-Annual Key Ratio Report
- Dividend and Reinvestment Guidelines
- Money Market Trends
- Loan Pricing Guidelines
- Peer Group Statistics
- Expense Ratio Analysis
- Liquidity Analysis

## **FEE SUPPORTED SERVICES**

*(A fee is charged for each of these services)*

### **Training**

#### **■ ALM Workshops**

ALM Essentials Workshop

*Understanding the ASSET LIABILITY MANAGEMENT process*

The ALM Essentials Workshop is a 9 AM to 4 PM session designed for all credit union employees and Board members who desire a better understanding of the fundamental *ASSET LIABILITY MANAGEMENT* concepts.

#### **■ ALM Implementation Workshop**

*Implementing an effective ASSET LIABILITY MANAGEMENT process*

The ALM Implementation Workshop is from 9 AM to 2 PM and is designed for all credit union employees and Board members who desire an overview of understanding and implementing an effective *ASSET LIABILITY MANAGEMENT* process. It includes discussion on ALM and Investment Policies, interest rate risk, liquidity management and due diligence testing.

#### **■ ALM Seminars**

Seminars provide an economic overview, trend comparisons, and regulatory review.

#### **■ Staff/Board Training**

These sessions are designed to address specific issues or provide customized training for individual credit unions. Management chooses appropriate content, attendees, and timeframes.

#### **■ One on One Mentoring**

ALM can assist individuals new to a position or with a desire to learn more about the ALM process through one-on-one education. Customized, credit union specific information is presented in a relaxed environment paced to the needs of the individual.



## **ABAJO ALM Software**

Developed by Charles Idol, PhD, the ABAJO ALM Software is user friendly program which allows a credit union to monitor key financial information on a monthly basis.

## **Formulating Investment and/or ALM Policies**

ALM Resources assists credit unions in creating Investment and/or *ASSET LIABILITY MANAGEMENT* Policies which address functional areas of the credit union and comply with NCUA/State Department of Credit Union guidelines.

## **Quarterly Key Ratio Reports**

Based on National Credit Union Administration (NCUA) 5300 data, the Key Ratio Report is a three-page report detailing key trends, ratios, liquidity, and interest rate sensitivity position in the credit union. It is accompanied by commentary from ALM Resources and highlights strengths, challenges, and trends, in the credit union's financial performance.





# The Business Center™

A Service of Credit Union Resources, Inc.

The purpose of the Business Center is to provide credit union customers with quality office services in a timely and professional manner at a competitive rate. Services provided include the following:

## Printing And Copying

As a full service print shop the Business Center and can provide the following:

- Digital color printing
- Business Cards
- Postcards
- Brochures and Flyers
- Stationery
- Notepads
- Forms
- Finishing Options
- Booklet Binding
- Collating
- Cutting and Trimming
- Drilling Holes
- Padding
- Folding
- Laminating
- Shrink Wrapping
- CD Replication
- Other

## Mailing Services

- The Business Center offers statement-mailing services, mail service of printed materials direct to members and both US Postal and UPS drop shipment of packages.

## Nada Appraisal Guides (Print & Online)

- The National Automobile Dealers Association (NADA) is the recognized authority in loan and trade-in information, vehicle mileage calculations, Model/Manufacturer cross references, VIN look-ups, dealer information, pricing on retail and wholesale and much more for:
  - Cars (New and Used)
  - Motorcycle/Snowmobile/ATV and Personal Watercrafts
  - Classic, Collectible, and Special Interest Cars
  - Boats/Marine

- Recreational Vehicles
- Manufactured Housing
- Van/Truck Conversions and Limousines
- Title and Registrations Textbook
- Commercial Trucks
- Farm Equipment

This information is available to Texas and Arkansas Credit Unions through books, CD-ROM, and Internet access.

## **Custom Forms**

The Supply Department stocks maintenance and operational forms for federal and state credit unions. In addition, certain maintenance and operational forms offered by the Credit Union National Association (CUNA) can be ordered from the Supply Department at a discounted price.

### **Sample TCUL/CUNA Forms**

- CUNA Mutual Form D1012-Membership and Account Agreement
- CUNA Mutual Form D1102-Account Card
- CUNA Mutual Form D2012-Account Change Card
- CUNA Mutual Form D2101-Stop Payment/Post Dated Item Notice
- CUNA Mutual Form D4000-Member Identity Information & Verification Card
- OE-1 Open-End Loan/Line of Credit Application
- OE-2 Open-End Credit Plan Agreement (Disclosure)
- OE-4 Open-End Request Voucher & Security Agreement
- CE-1 Closed-End Loan Application
- CE-2 Closed-End Combined Promissory Note (Disclosure)
- CE-3 Amount Financed Itemization
- LOC-2 (GP) Credit Card Agreement w/Grace Period
- TSDP-101 Cash Received Voucher
- TSDP-301 Journal Voucher
- NTC-1 Notice to Cosigner

Please contact the Supply Department directly with questions as to availability of forms not listed above.



# Credit Union Employment Resources™

A Service of Credit Union Resources, Inc.

## People... Your Asset, Our Specialty

Credit Union Employment Resources (CUER), a service of Credit Union Resources, Inc., provides credit unions a single source human resources solution. By solely servicing the credit union movement, CUER understands the business you do, and the way you do business. We appreciate your philosophy, strategies and expectations because we understand your organization better than any other provider of human resources services.

CUER assists credit union's with:

### **EMPLOYMENT SERVICES, EXECUTIVE SEARCHES AND HUMAN RESOURCES CONSULTING**

#### **Employment Services:**

- Executive Searches
- Direct Hire
- Temporary to Hire
- Temporary Help

CUER recruits, screens, interviews, and skill test individuals. We provide a comprehensive background review including CUMIS Bond, criminal record check, reference check, credit report, education and drug testing (when applicable.)

#### **Executive Searches**

We specialize in helping credit unions find the right executive who understands credit union philosophy and brings expertise to your board, management, and staff. CUER forms a close relationship with you or your search committee to understand the objectives and requirements of your position. We will coordinate all activities relating to the personal interview.

##### **Searches Include:**

- Fully documented information presented to the committee
- A complete background investigation
- Scheduling and coordination of interviews, the travel arrangements and the candidate feedback
- Assistance with salary and benefits negotiation (if requested)

#### **Additional Staff Services:**

##### **Employee background checks**

- Criminal Background Check
- Drug Testing
- Education
- References
- Step One Profile



## HUMAN RESOURCES CONSULTING

Let CUER help you develop and/or strengthen your credit union's HR functions. CUER will assess your needs then design and implement Human Resources programs to fill your individual credit union needs.

- Human Resources Audits
- HR Policy Manuals & Employee Handbooks
- Supervisory & HR Training
- Salary Administration
- Performance Management Programs
- Job Descriptions
- Affirmative Action Plans
- CEO Performance Planning Review
- Employment Assessments
- HR Staff Development
- Many other specialized programs

## PREMIER BUSINESS AFFILIATES



### HRN MANAGEMENT GROUP

Human Resources related products and services



### KG & ASSOCIATES

Compensation Specialist



### HR&M

Full-service HR consulting



### PROFILES INTERNATIONAL, INC.

Employment Assessments



# Financial & Technology Resources™

A Service of Credit Union Resources, Inc.

Credit Union Resources' Financial & Technology Resources (F&TR) offers a complete portfolio of financial services, compliance initiatives, and technology tools to provide audit services, regulatory guidance and safeguard members' data. Staffed with a team of knowledgeable professionals, dedicated to exclusively serving credit unions, F&TR can implement required processes that are critical to your credit union's operations. Financial & Technology Resources will work closely with your staff to ensure compliance and maintain confidence with your members.

## FINANCIAL & AUDITING SERVICES

### ■ **Supervisory Committee Annual Reviews (Audits)**

Generally accepted auditing procedures with emphasis on review of the general ledger (accounting), lending and internal controls.

### ■ **Internal Audit Program**

In-depth review of a credit union's operations with customized itinerary of areas reviewed. The frequencies of visits are selected by the credit union based on member services offered and the complexity of the operations.

### ■ **BSA/CIP/OFAC Compliance Reviews**

Annual review of procedures and documentation relating to requirements of the Bank Secrecy Act (BSA), Customer Identification Programs (CIP) and Office of Foreign Assets Control (OFAC). Required annually as outlined in the Office of Foreign Assets Control and Section 326 of the USA Patriot Act regulations.

### ■ **ACH Audit**

ACH audits are required by the National Automated Clearing House Association (NACHA) by December 1 of each year. Credit unions are required to conduct audits for compliance with the ACH rules according to Appendix Eight (Rule Compliance Audit Requirement). The purpose of the ACH Audit is to maintain the quality of ACH services and the satisfactions of participating financial institutions and their customers (members) by ensuring compliance.

### ■ **Web Site Compliance Reviews**

Select from two types of web site compliance reviews – limited scope or expanded review. The limited scope review conducts an overview of the credit union's web site for compliance requirements. The expanded option reviews the web site, as well as a review of the credit union policy and web site contract.

### ■ **Special Services**

Provide assistance with accounting record reconstruction, bank reconciliation, or forensic accounting. This ensures proper reconciliation of accounts and brings credit union records current. Special services also include loan reviews, collection reviews, allowance account adequacy reviews or specific reviews determined by management of the credit union.



## TECHNOLOGY COMPLIANCE & CONSULTING SERVICES

### ■ Security Risk Assessment

Evaluate the risk of compromising member information in fulfillment of the NCUA Regulation 748 Appendix A and B to include physical, administrative, and technical security.

### ■ Security Policy & Program Development

Take a risk-based approach in developing a Security Policy & Program in fulfillment of the NCUA Regulation 748 Appendix A and B to include physical, administrative, and technical security.

### ■ Security Risk Assessment and Policy & Program Annual Review

Detailed review of the 26 elements associated with the Risk Assessment and Policy & Program in fulfillment with the NCUA Regulation 748 annual review requirements.

### ■ IS&T (Information Systems & Technology) Assessment

In-depth review of a credit union's overall IS&T systems concentrating on Security, Audit, Information Technology, and Member Services in fulfillment of NCUA's letter to credit unions 06-CU-10.

### ■ ATM Safety Evaluation

Perform safety evaluations on outdoor ATMs to include light meter readings, obstructions such as shrubbery, crime statistics for the area of the ATM, and a detailed diagram of the ATM area. The evaluation is in fulfillment of the Texas Administrative Code Rule 91.115 and Texas Finance Code Sections 59.301 – 59.310.

### ■ TG-3 ATM PIN Security Audit

Certified TG-3 auditor performs audit focusing on security practices throughout all six phases of the encryption key life cycle—Generation, Distribution, Storage, Usage, Destruction, and Compromise. The evaluation is in fulfillment of the even-numbered year audit requirements by the 3 ATM network processors PULSE, STAR, and NYCE.

### ■ Network Vulnerability Assessment Testing

Assess current Internet connections to identify points of weakness that leave the credit union exposed to external threats that may be a result from hackers, network viruses and more in fulfillment of NCUA's Letter to Credit Unions, e-Commerce Guide to Credit Unions 02-CU-17.

### ■ Systems Maintenance

This service will help ensure the healthy and efficient performance of your computers and network. F&TR staff will securely connect to your network and apply all needed software updates, antivirus/antispymware updates, perform disk cleanup and disk defragmentation tasks, and review event logs to proactively identify potential issues.

## OTHER SERVICES

### ■ Member Account Verification

State and federal regulations require that member accounts be verified every two years. Financial & Technology Resources provides back office support to assist supervisory committees in meeting this regulatory requirement.

### ■ Tabulation of Election Ballots

Independent tabulation of election ballots is performed for credit unions requiring this process in elections.

### ■ Supervisory Committee Training

Financial & Technology Resources co-sponsors the Volunteers Forum Conference each year. This forum expands volunteer's credit union process and procedural knowledge through speaker presentations, breakout sessions and networking. Individual credit union supervisory committee training is available.



# Shared Compliance Resources™

A Service of Credit Union Resources, Inc.

Credit Union Resources' trained and certified Shared Compliance Specialists divide their time among assigned credit unions. Services provided include the following:

## Shared Compliance Resources

- Development, management and maintenance of an effective compliance program
- Providing a risk assessment of existing compliance system
- Monitoring and analyzing new and revised laws and regulations
- Training staff and management on current and crucial regulatory issues

## ADDITIONAL PRODUCTS/SERVICES

### Due Diligence for Vendors/Third Party Service

In December 2007, Supervisory Letter 07-CU-13, Evaluating Third Party Relationships, was issued. As a result, Shared Compliance Resources provides assembling, review and documentation of information subject to NCUA Regulatory Requirements:

#### Benchmark Process

- Planning
- Risk Assessment
- Financial Review

#### Due Diligence Process

- Background Check
- Business Model
- Financial Information
- Review for Outside Audits
- Financial and Operational Control Review

#### Contract Issues and Regulatory Review

#### Measuring, Monitoring, and Controlling Risk

## Policy Review and Development

Review, compile and document compliance policy elements:

- Intent to comply
- Responsibilities
- Establish/Include Compliance Committee (if applicable)
- Homework – gather background information
- Defining terms
- Frame action in a logical sequence

## Web Site Compliance Reviews

#### Full Scope

- Review of all web pages for regulatory requirements
- Assess web host vendor, regulatory contract review of third party vendors, credit union due diligence, vendor oversight and e-commerce policy and procedures
- Review website compliance with applicable Federal Reserve, NCUA and other applicable rules and regulations

#### Limited Scope

- Review of web site pages covering compliance related items only



## Member Service Centers™

A Service of Credit Union Resources, Inc.

\*Texas and Arkansas credit unions only

“Shared Branching” is an easy, safe and cost-effective financial delivery channel created by credit unions. This provides members convenient locations and hours to process real-time financial transactions.

Member Service Center’s Shared Branching Network will give your members access to more than 3,200 locations nationwide including over 220 in Texas and Arkansas. Shared Branching is experiencing tremendous growth especially as a disaster recovery tool.

### Services Available To Your Members

- Deposits
- Withdrawals
- Transfers
- Loan Payments
- Balance Inquiries
- Transaction Histories

### Benefits to Your Credit Union

- Expanded locations and hours
- Reduces the need for brick and mortar
- Disaster recovery support
- Membership development and retention
- Services traveling or relocating members
- New low cost program for small asset credit unions
- New disaster recovery program open to all credit unions
- Positions credit union to be members’ primary financial institution

### Don’t just be here and there... Be Everywhere

With Shared Branching, your credit union will have thousands of locations nationwide, instantly... without spending a penny on brick and mortar.

Contact us today and level the playing field tomorrow with more locations and service for your members.





# Marketing Resources™

A Service of Credit Union Resources, Inc.



Marketing Resources is a powerhouse in credit union marketing. Having served over 600 credit unions for more than 25 years, they bring your team an invaluable combination of credit union and marketing know-how. Leveraging these skills brings streamlined efficiency and better cost-effectiveness to your credit union marketing. Marketing Resources accommodates many different clients. Some have simple tactical pieces like brochures or newsletters. Others ask for full-scale marketing and advertising services. Whether your marketing department is small, large or even non-existent, Marketing Resources works with you to drive your message further, faster.

## TARGETED MARKETING & ADVERTISING

- **Strategic planning** – one-time projects or entire marketing plans including budget development
- **Annual marketing calendars** – marketing plans based on your annual goals
- **Marketing campaigns** – for loans and loan refinancing, home banking, membership, checking, savings, and check/credit cards
- **Special events planning** – open houses, grand openings and community relations
- **Display materials** – point of purchase, banners, posters, duratrans, billboards
- **Age-specific marketing** – for children, teens or seniors
- **Bilingual marketing** – in Spanish to target the Hispanic market and translation services
- **E-mail marketing** – targeted e-mail campaigns
- **Branding** – corporate identity and image programs
- **Media advertising** – development, negotiation and purchase of radio, TV, billboard and Internet
- **Website** – Customized website design, support and maintenance

## CREATIVE DESIGN THAT WORKS

- **Graphic design** – logos, corporate identity and plastic card design
- **Illustration** – one-of-a-kind original drawings and illustrations
- **Print design** – brochures, newsletters, annual reports, ads, brochures and posters
- **Creative services** – connecting, copywriting and copyediting



## THE SUPERMARKET

**Point, type, click and presto** – instant online marketing materials with your credit union name, address, website and phone number. Choose from loans, savings, youth, general membership and shared branching designs – all with your custom copy and name.



## RESEARCH FOR A WINNING STRATEGY

- **Member Surveys** – find out specific information about your membership such as, what other financial institutions they are using, satisfaction ratings, new service feasibility, and demographics
- **Non-Member Surveys** – discover what potential members think and what products and services they want
- **Employee Surveys** – examine the link between employee satisfaction and business outcomes like productivity, member loyalty, revenue and profit growth
- **Marketing Audits** – detailed assessment of every aspect of your marketing program, encompassing staff structure, marketing plans, collateral review, community relations, and marketing channels
- **Focus Groups** – determine product preferences, business strengths and weaknesses, evaluate advertising and potential behavior patterns
- **Compensation Surveys**
- **Image Surveys**



**OnBalance™**

A Service of Credit Union Resources, Inc.

## **PROVIDING PROFESSIONAL PLANNING, CONSULTING AND TRAINING**

What issues will your credit union face in the next five years? In a rapidly changing and competitive environment, credit union professionals must be knowledgeable and innovative. Benjamin Franklin stated it best, "An investment in knowledge pays the best interest." Through professional planning, consulting and training, OnBalance will guide, direct and assist your credit union in developing and delivering innovative leaders and solutions. Products and services offered are listed below.

### **Strategic Planning**

#### **■ Based upon a customized Balanced Scorecard Approach**

Strategic plans are blueprints for organizations to follow, although surveys reveal that nine out of ten fail to do so. Credit unions need a plan to work from, a measuring system that balances their historical accuracy and integrity of their finances with the current drivers of success. OnBalance has the expertise to assist you in drawing your blueprints utilizing the Balanced Scorecard. The Balanced Scorecard is capable of translating a credit union's strategy into performance objectives, measures, targets and initiatives in four balanced perspectives: Financial, Member, Internal Process and Employee Knowledge, Learning and Growth. These blueprints for success have resulted in enhanced financial returns, improved employee alignment with the overall goals of the company, increased collaboration and a more refined and reactive focus on strategy and implementation.

#### **■ Based on a Traditional Format**

Traditional strategic planning gives credit unions an excellent venue to create a strategy for the future success of your credit union. Everyone has heard the saying "if you don't know where you're going, how are you going to get there?" A strategic planning session provides the credit union an opportunity to review their mission, values and vision to determine why we are doing what we are doing. A planning session gives your team an opportunity to think, quantitatively and qualitatively, about the why, what, and how of creating your future. It's helpful to evaluate and address the opportunities and threats, the potential for success and for challenges. While you might succeed without a plan, it is far more likely that if you fail to plan, you will also fail to succeed.

### **Strategic Management Consulting**

Providing guidance in a variety of areas to meet your specific needs

- Process Qualification and Efficiency Improvement
- Succession Development
  - management
  - volunteers
- Board Orientation and Effectiveness Programs

### **Strategic Training Solutions**

Customized to meet your credit union needs

- Designed for individual or small groups of credit union personnel
- Covers an array of subject both customized sessions as well as generic programs
  - Leadership Development and Coaching
  - Sales & Service Culture
  - Succession Planning
  - Board Orientation and Effective Governance
  - Supervisory Skills



## LEADERSHIP DEVELOPMENT SERVICES

### Onboarding University

#### Accelerating Leader Impact

Everyday job mobility is impacted by shifts and changes in leadership within credit unions. Does your credit union have knowledgeable and capable team members prepared to provide effective leadership?

Onboarding is an effective way to get your current and future management staff engaged, productive and successful. The process provides a much-needed road map and will help shorten the time it takes to address transition challenges and achieve expected results. Based on years of research and experience, the Onboarding process provides best-practice approaches that will help a new leader to:

- Accelerate organizational learning
- Build and leverage relationships
- Anticipate and avoid pitfalls
- Secure important early wins

The Onboarding University was created in recognition of the urgent need to provide support and leadership development to an organization's newly placed or future potential leaders. Onboarding University is one of the most innovative and comprehensive leadership development programs available. Its nine-course curriculum provides a single source for the leadership skills and techniques required for the success of any leader.

1. Using the Onboarding Process
2. Getting Started Communications
3. Managing the Boss Relationship
4. Setting Goals and Achieving Early Wins
5. Fitting into the Culture
6. Introducing Change
7. Developing a High Performance Team
8. Negotiating Win/Win Outcomes
9. Coaching for Improved Performance

### CheckPoint 360°

#### Competency Assessment System

The CheckPoint 360° Competency Feedback System™ is the foundation for a complete management competency development program. This powerful program positively impacts a current manager's growth in the eight competency areas shown below that are essential to effective performance;

Communication	Task Management
Leadership	Production
Adaptability	Development of Others
Relationships	Personal Development

This system is the starting point for a powerful management assessment tool that yields measurable and verifiable results.

### One-on-One Professional Coaching

on a personal level is also available through OnBalance to ensure your employees continued success.

# Business Partners



Not all our products are created by Resources. Some are third party arrangements or endorsements of outside companies that Resources feels is the best provider of a particular program or service. Resources negotiates on behalf of all credit unions through exclusive agreements. Through our due diligence, Resources ensures high quality products while insisting on exceptional service levels.



## CUNA MUTUAL GROUP

INSURANCE • SERVICES • ASSET MANAGEMENT

### Financial Services/Insurance



**southwest corporate**  
FEDERAL CREDIT UNION

Your Credit Union's Credit Unions



Card Services

Credit/Debit Cards

# Business Partners



Discounts on Commercial Electric  
& Communication Fees



Secondary Market for Charged-off Loans



Vehicle Repossessions & Re-Marketing



Customer Feedback Systems



Discount Lifestyle & Medical Services



Foreign Currency Exchange



Facilities Management Provider



Discounted Mobile Phone Services



Discounted Office Products



Loan Recapture, Pre-approval Campaign,  
Automated Loan Decisioning Software (CODA)



Together with NEXTEL

Discounted Mobile Phone Services



Commercial Lending Assistance

# Business Partners

Some of our Business Partners are actually third party agreements with the national service corporation, CUNA Strategic Services (CSS.) The following providers have exclusive agreements through CSS and are endorsed by Resources because of their agreement with the national company.

## CUNA STRATEGIC SERVICES



Members Financial Counseling Service



Contingency Planning Resources



Fax Machines and Copiers, Micrographic/  
Imaging Equipment and Supplies



Rate Intelligence Service



Core Processing and Technology Solutions



ATM Equipment, Electronic Security products,  
Managed Services and Supplies



Overdraft Privilege/Income  
Enhancement Programs



International Money Remittance Services



Share Draft/Check Printing Services



Money Orders and Official Checks



Anti-Money Laundry Program



Electronic Dye Pack Security Systems



## **Credit Union Resources, Inc.™**

A Member of the Credit Union System

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## **League Service Corporation™**

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