

# Making Waves

"REACHING TOWARD THE FUTURE"

August 2009

Issue 16

## Credit Union "Testimonials"



**SRP FCU**  
North Augusta, SC



**PFP Services**  
Baltimore, MD

"The internship program offered by AACUC is a self-perpetuating tool for recruiting very highly qualified college students from all parts of our country. The selection process is very comprehensive and as a result all three components ultimately benefit – the student, the Credit Union and its members, and consequently the role of AACUC in the development of tomorrow's credit union leaders. The intellectual talent we have recruited over the years is paralleled by the enthusiasm and self-discipline that our interns have demonstrated throughout their assignment with the various participating credit unions. The experience each intern gains within the day-to-day operations of the host credit unions will last a lifetime with the interns because, after all, the venture is a two way street. We have witnessed the virtues of the AACUC internship program at each annual meeting as we have had the opportunity to meet these future leaders in our industry.

As a member of the Internship Committee for the last several years, it has been a real treat to be involved with fellow credit union professionals and it is especially a privilege to get to know our interns. We are very fortunate that our interns are leaders in their own special way. I am very proud of AACUC's foresight in developing this wonderful opportunity for tomorrow's leaders."

**-Ed Presenell**  
Vice President of Administrative Services



**First Choice Credit Union**  
Atlanta, GA.

"1st Choice Credit Union has supported the AACUC Internship program since its inception. The Board, Staff and I have committed our resources and time to make sure that the Interns are afforded a comprehensive review of the credit union profession. I am proud of our interns and I am confident that they will grow to be leaders and innovators in the career of their choice."

**-Shelia Montgomery**  
President & CEO

I would like to say that for the past three years our organization, PFP, has utilized interns from the AACUC and the experience has been one of great success for the young people and our company. Our company will continue to participate in this great program which assists with the development of young enterprising professional men and women who are afforded the opportunity to participate in such a great program.

**-Nathaniel D. Ford**  
Assistant Vice President

**Coca-Cola Family FCU**  
Atlanta, GA

The AACUC Internship Program continues to provide an excellent learning opportunity for young adults and the potential to pursue a career in credit unions. This well organized and structured program makes it easy for credit union executives to employ interns for the summer. Over the past seven years I have had the privilege of working with a great group of talented and creative interns. Working with the interns has been a win win for both the interns and our credit union. This program has opened the door for several interns to be employed with our credit union. Management at The Coca-Cola Company Family Federal Credit Union looks forward to our continued partnership with this valuable program and making a positive difference in the lives of AACUC interns.

**-Dawn White**  
Vice President of Marketing

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and Briana McPherson

### *Inside this issue:*

- **Credit Union Testimonials**
- **Financial Literacy Conference Call**
- **Modern Day Networking**
- **College Study Tips & Tips for College**
- **Must Read Books**



### **2009 Pete Crear Scholarship Recipients**

*Amber Ware*  
Towson University

*Danny Evans*  
Morgan State University

*Adria Johnson*  
Drexel University

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## Financial Literacy Conference Call



**Adrian Johnson**  
Vice President and Treasurer of  
Municipal Employees Credit  
Union of Baltimore (MECU)

July 29, 2009 will always be a day that the AACUC interns will never forget. On this day, Adrian Johnson, Vice President and Treasurer and Aziza Gary, Business Development Representative of MECU. These knowledgeable individuals presented the interns with valuable information that many people pay hundreds of dollars to obtain. Mr. Johnson blessed the interns with information on how to build a stable financial future with a presentation titled: "Basic Financial Literacy."

Some of the topics that were discussed were: building a nest egg, savings, eight steps to financial success and managing your credit. Although many people think that planning for the future is something that most people do not need to do at an early age, Mr. Johnson informed the interns that it is never too early to start saving for the future. The interns also got to see examples of how saving as little as a dollar a day could really add up to a nice amount in the long run.

The interns also received a very helpful piece of advice from Mr. Johnson in regards to having an emergency savings account just in case life brings an unexpected event their way. This emergency savings account should never be the same as a regular savings account because it would be harder to save the money if there is direct access to it. Therefore, this account should come in the form of a separate savings or liquid account.

Aside from receiving information on how to save, the interns also were informed about ways to manage their credit. During this half of the presentation, the interns learned about how important it is to maintain a good credit score as well as ways to do so.

By the end of the presentation, the interns left with information that if taken seriously could be the difference between having a future filled with worry, or one filled with happiness and satisfaction.

**"An investment in  
knowledge always  
pays the best  
interest"**

**-Benjamin Franklin**

### Eight Steps to Financial Success:

1. Invest In Your Dreams
2. Use Your Human Resources
3. Have a Financial Plan
4. Reduce Your Debts
5. Own Your Own Home
6. Insure Your Dreams
7. Invest in the Stock Market
8. Own A Business



## Modern Day Networking Techniques



From the moment that the principal hands over the diploma, you start hearing people say a 7-letter word that can help you build your career. That word is, **Network!** Sure, they tell you that networking with people is an easy way to get your name out there, but very little people know how to network. Also, when the idea of networking crosses peoples minds, the usual scenario of going around in a crowded room, and waiting for the right moment to introduce yourself pops up. Although that is the traditional way of networking, there are new, and if done correctly, more effective ways of networking. Here are a few of them:

- 1.) **Blog** If handled the right way a blog can be an excellent way for you to establish yourself amongst others.
- 2.) **Start a Club** Starting a club can be an easy and fun way to not only meet people for a job, but to meet your peers as well.
- 3.) **Attend Industry Conferences** An industry conference is an excellent way to meet with some heavy weights in the industry that you want to be in face to face with. Most of the conferences actually welcome students to attend at a reduced rate.
- 4.) **Teach a Class** Many colleges offer students the chance to be teacher for a day, which can help the student with their credits as well as establishing a name for themselves. You never know who is sitting in a classroom observing you!

The Information for this article was retrieved on August 11 from a blog by; Aditya Mahesh Titled: "Dumb Little Man: Modern Networking Tactics for the College Student."

To Access this blog, please visit this website:  
<http://www.dumblittleman.com/2009/07/modern-networking-tactics-for-college.html>

## Answers To Last Month's Dress For Success Quiz!

In July's Issue of "Making Waves," dress code skills were put to the test. There were some outfits that were not appropriate for work, and some that were just fine. Let's see if you were able to spot the appropriate from the inappropriate outfits. Remember, the easiest way to find out if an outfit is appropriate attire for your particular company is to ask!



1. Appropriate
2. Inappropriate
3. Appropriate
4. Inappropriate
5. Appropriate

6. Appropriate
7. Inappropriate
8. Appropriate
9. Inappropriate
10. Inappropriate



## What's Your Next Step...



### Exiting Your Internship

- Evaluate whether or not you met your learning objectives.
- Determine what your most important contribution was.
- Review what new skills you developed.
- Analyze how your relationship with your supervisor either helped or hindered you in meeting your goals.
- Determine the highlights of your internship.

### Communicating the Value of Your Internship

- Your next step is to update your resume. Use compelling language to effectively communicate your improved experience, knowledge, and skills to potential employers.
- Visit a career counselor at your Career Services Office to assist you in the process.
- Secure letters of recommendation from your credit union.

To access additional information on these tips please visit this website:

[www.hsf.net/cCenter-inner.aspx?id=2564](http://www.hsf.net/cCenter-inner.aspx?id=2564)

## College Study Tips & Tips for College Students

### College Study Tips

- 1.) **Create Mnemonics** These devices will help you us remember string of words, [http://human-factors.arc.nasa.gov/cognition/tutorials/mnemonics/jv\\_mad3ab.html](http://human-factors.arc.nasa.gov/cognition/tutorials/mnemonics/jv_mad3ab.html)
- 2.) **Make Study Guides** Preparing study guides weekly will help prepare for tests and help reduce work load when it's exam time.
- 3.) **Make Flash Cards, and use them** This will allow you to be honest with yourself about how much you actually know the information.
- 4.) **Don't Study alone** Study groups provide a number of benefits when preparing for exams. <http://www.how-to-study.com/study-skills/en/studying/38/study-groups/>
- 5.) **Schedule Time for Studying** Having regular hours at least five days a week will make it easier to consistently follow the schedule and maintain an active approach to studying.



### College Life Tips

- 1.) **Take Advantage of Your Student ID** Discounts are available for students but you must ask for them.
- 2.) **Read, Read, and then Read Some More** Read directions to assignments, syllabus, and read leisurely. Reading will help improve grammar and vocabulary.
- 3.) **Be Careful of Plagiarism-** Sometimes you may read something and then unintentionally include it almost verbatim in a written report.
- 4.) **Join organizations** This is a great way to meet new people with similar interests.
- 5.) **Apply Again and Again** Don't get discouraged if you did not receive the scholarship you were hoping for. Increase your odds by applying for several scholarships throughout the semester.

## Internship Committee Members

**Bert J. Hash Jr. Chairperson**  
President and CEO  
MECU

**Renee Sattiewhite Vice Chair**  
Sattiewhite Training Productions, Inc

**Michael Christian**  
Manager of Savings/Checking Branch  
Navy Federal Credit Union

**Marquell Coleman**  
Staff Accountant  
MECU of Baltimore, Inc.

**Michelle Green**  
Market Research Analyst  
SecurityPlus FCU

**Hubert Hoosman Jr.**  
CEO  
Vantage Credit Union

**Tracey Jackson**  
Financial Analyst  
MECU

**Adrian Johnson**  
VP & Treasurer  
MECU

**David Miller**  
CEO  
Houston Municipal Employees FCU

**Ed Presenell**  
VP Administrative Services  
SRP Federal Credit Union

**Willard Rance**  
VP Volunteer/Community Relations  
Washington State Employees CU

**Andrew Ryan**  
Volunteer  
Navy Federal Credit Union

**Dawn White**  
VP of Marketing  
The Coca Cola Company Family FCU

**Paul S. Williams**  
Marketing Manager  
PSCU Financial Services

**Donyella Woods**  
Vantage Credit Union

**Deffera Gaymon**  
President and CEO  
Atlanta City Employee CU

**Lillian Priest**  
Administrative Assistant  
AACUC



With the economy in its current state, saving money seems to be a necessity. Here are a few books to show you how.

### **Personal Financial Planning** **By: G. Victor Hallman & Jerry Rosenbloom**

*In Personal Financial Planning, Hallman and Rosenbloom give their readers helpful information on the importance of IRA's, stocks, mutual funds, and many more saving tools; and techniques to help the reader make a bright future out of a gloomy present.*

### **Chicken Soup for the Soul: Living Your Dreams** **By: Jack Canfield & Mark Victor Hansen**

*Ever hear of the phrase, "Money can't buy happiness?" In Chicken Soup For The Soul, Canfield and Hansen brings their readers to realize that there may be other ways to maintain happiness besides making money.*

### **The One Minute Millionaire: The Enlightened Way To Wealth** **By: Mark Victor Hansen & Robert G. Allen**

*It is important that your core values are being expressed in everything you do. These values should be expressed at work, school and even home. Then and only then will you have the satisfaction in life you desire. In The One Minute Millionaire, Hansen and Allen tell their readers how to express core values and how to become rich by doing so.*

### **The Millionaire Next Door** **By: Thomas J. Stanley & William Danko**

*Ever wonder how the most wealthiest people became wealthy? In The Millionaire Next Door, Stanley & Danko reveal secrets of America's wealthiest people.*

# THANK YOU!

## 2009 Credit Union/ Vendor Participants

- 1<sup>st</sup> Choice Credit Union
- Aberdeen Proving Ground
- Atlanta City Employee CU
- Coca Cola Company Family FCU
- MECU
- Navy Federal Credit Union
- PFP Services
- SECU
- Shell FCU
- Shreveport CU
- SRP FCU

Credit  
Unions

**We are seeking credit union participation. If you interested in becoming a credit union participant in our 2010 "Reaching Toward the Future Internship Program", please contact Tracey Jackson Tjackson@mecu.com**

**Please Visit**

[www.aacuc.org](http://www.aacuc.org)

for additional information on the "Reaching Toward the Future Internship Program"