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"...to enhance the long-term success and viability of South Carolina credit unions."



Award-winning commitment

SRP Federal Credit Union and three in-state peers credit unions recognized through the 2011 CUNA Desjardins Financial Education Awards exhibit award-winning dedication to the financial education of their members and community. SRP FCU Community Outreach Manager Yvonne Meeks has touched many lives through her work, providing financial fundamentals to young people through diverse efforts.

Four Palmetto State credit unions have garnered state-level recognition for their leadership in financial education through the 2011 Credit Union National Association (CUNA) Desjardins Financial Education Awards. Official presentation of the state awards will be at the 2012 Annual Meeting of the South Carolina Credit Union League on April 21. First-place winners in the state program now move on to national judging with top entries from other states across the country.

The Desjardins Youth Financial Education Award is given to credit unions that demonstrate leadership in providing financial fundamentals to young people, in advocating for greater public and legislative support of the need, and in working together with like-minded organizations. Winners for 2010-11 are, by asset category:

\$50-150 million in assets

First Place – SPC Credit Union: SPC CU hosted its third annual "Take the Stage Youth Concert" for financial literacy in 2011, scripting valuable lessons on the credit union difference, value of membership, and money management. Targeted to students ages 13-25, the concert is promoted through member and employee communications, targeted mailings, billboards, table tents at youth-oriented businesses, and posters in branches and com-



There's power in ownership

League Message

Brandon Pugh

Director of Public Affairs

South Carolina Credit Union League

Take a moment to consider a one-word description of the past couple of years. “Challenging” fits. In some respects, it is an understatement.

One of my peers suggested more than a year ago that just about any version of “this difficult economy” or “these trying times” would be off limits along with the other buzzwords and catchphrases that make us cringe during presentations. Try as we might to avoid those, just about every situation personal or professional has been affected by the economic environment and deserves that acknowledgement.

Neither has any credit union been spared the intensifying regulatory burden. To make matters worse, legislators have been sluggish with proactive measures while too quick to impose exacting requirements that with every good intention of protecting consumers add an obstacle on the road to success.

The exclamation point was Congress passing the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 and its amendment to reduce the interchange fee income credit unions use to provide members low- to no-cost checking and debit card services. Merchants had worked the issue early and often, and Congress couldn't shake the hook when given a second opportunity this year. It was another case in which credit unions and all their beneficial qualities were relegated to bystander status.

What has made these troubles so frustrating is the feeling of little control—or none at all—over the details

and outcome. Credit unions have been correcting their system's financial issues internally while watching the government sustain banks and further subsidize small business lending in South Carolina. Our cooperatives doing the right things have been subjected to the same obligations as those with less honorable intentions. Our not-for-profits have strong concerns over the

*“...in ownership,
credit unions already have
the greatest element for
their success.”*

impact of reduced interchange fees and the viability of the carve-out provision, yet profit-minded merchants have been given the benefit of the doubt.

Among the chaos, the uncertainty, and the feeling that it's every person for himself or herself and that everyone else gets the upper hand, what one word counters all that? “Ownership.”

Ownership is the possession of a stake in things, of at least a share in some matter. It is taking responsibility for a process and accepting whatever situation is at hand. Whether on paper or in action and attitude, ownership equals empowerment toward the next result.

I believe that in ownership, credit unions already have the greatest element for their success.

All of us understand it. Anyone at a public event with SCCUL President and CEO Steve Fowler won't wait long before hearing, “Credit unions are member-owned, true economic democracy—one member, one vote.” It deserves repeating because it is the most meaningful distinction of our institutions from banks—something we

cannot overemphasize as long as credit unions find themselves cast in similar light.

In the Filene Research Institute report, *Power and Governance: Who Really Owns Credit Unions?*, author Bob Hoel—professor emeritus at Colorado State University and esteemed industry advocate—notes that financial institutions do look too similar. Rather, the differences in governance shape their respective actions, attitudes, and value to consumers.

This is where ownership and success get tricky. As they are today, many credit unions hesitate between their desire or even necessity to evolve and the security of the status quo. Understand, though, that even the progressive ones have not become so through wholesale, overnight transitions. They simply have incorporated channels for member feedback, established opportunities for growth and leadership through added committees and youth advisory boards, and restored to members a feeling of control in their financial futures.

Credit unions are more vocal now than ever about their need to develop future generations of members. Gen Y has made it clear that they want to be empowered, and they prioritize organizations that foster a sense of community. Meanwhile, the rest of us hold onto hope for economic turnaround, regulatory relief, and a definitive basis on which to build and grow.

With every right to be disappointed lately, we also have a choice not only for ourselves but also for so many looking to regain their footing and move ahead. Let's own our future and invite others to do the same through credit union membership.

Deadline for SCCUMA reservations is Sept 12

Credit union management professionals are invited to join us October 13-14 for the 2011 South Carolina Credit Union Management Association (SCCUMA) Meeting at the Clarion Hotel Downtown in Columbia. The program fee is \$150 per member (\$200/ non-members). For reservations at the Clarion at the special room rate of \$97 per night, call 803-771-8711 by September 12 and specify the "SC CU League Management Association."

SCCUMA is an independent association of South Carolina credit union management-level professionals. Anyone interested in membership may still activate theirs for 2011 (\$75) by contacting SCCUL Director of Conferences & Training [Barbara Lehw-Bickley](#) at 800-235-4290, ext 419.

To view the full agenda and register for the second SCCUMA Meeting of 2011, visit http://www.sccul.org/education_reg/4Q11SCCUMA.php.

SCCUL and CPS to host free "Lunch & Learn" in Irmo on Sept 27

The South Carolina Credit Union League (SCCUL) and Cooperative Payroll Solutions (CPS) invite credit unions to join us for a "Lunch & Learn" Tuesday, September 27 at 12 p.m. to learn more about the Payroll Tax and Human Resources services provided by CPS.

In January 2007, SCCUL switched to CPS after many years of high costs and customer service frustrations with previous payroll-processing systems. CPS is a credit union-owned company with more than 200 clients using their system, including six clients in South Carolina. Hosted in the Bateman Center (7440 Broad River Road in Irmo, SC), the event will begin with lunch at noon, followed by the presentation at 12:45 p.m. There is no cost to attend.

To reserve your seat and ensure sufficient materials and food, please RSVP to SCCUL's [Jessica Hendrix](#) no later than Tuesday, September 20.

Co-operative | **PAYROLL**
SOLUTIONS, LLC

CALENDAR

Upcoming Events

September

- 13 [Mortgage Lending Compliance Workshop](#)
Raleigh, NC
- 14 [Mortgage Lending Compliance Workshop](#)
Irmo, SC
- 15 [Mortgage Lending Compliance Workshop](#)
Lawrenceville, GA
- 20-21 [Lending Workshops with Brett Christensen](#)
Duluth, Georgia
- 22-23 [Lending Workshops with Brett Christensen](#)
Greensboro, NC

October

- 13 [Compliance/Risk Mgmt Council Meeting](#)
Raleigh, NC
- 13-14 [4Q 2011 SCCUMA Meeting](#)
Columbia, SC
- 16-19 [CUNA Experience Learning Live!](#)
Las Vegas, NV
- 25 [Regulatory Compliance Update](#)
Irmo, SC
- 26 [Regulatory Compliance Update](#)
Greensboro, NC
- 27 [Regulatory Compliance Update](#)
Duluth, GA

November

- 8-9 [IRA Workshops: Essentials & Advanced](#)
Columbia, SC
- 15-16 [IRA Workshops: Essentials & Advanced](#)
Duluth, GA

[More Upcoming Events](#)

CLIPS...



FOUNDERS DONATES TO LOCAL HIGH SCHOOLS

LANCASTER - Hosting its annual Kickoff Classic at Andrew Jackson High School in Kershaw on August 19, Founders Federal Credit Union employees were on hand to pass out school color rally rags, while Founders Kid's Club mascot "Daniel the Spaniel" entertained the crowd and took pictures with those in attendance.

Each year, Founders hosts this event at a different Lancaster County school to raise much needed funds for local high school athletic programs, while providing a fun experience for players, coaches and fans. This year's event saw approximately 3,000 people in attendance.



SC FEDERAL BREAKS GROUND IN WEST ASHLEY

N. CHARLESTON - Volunteer leaders, executive team members and employees of SC Federal broke ground for the credit union's forthcoming modular branch on Glenn McConnell Parkway in Charleston.

"This branch location has been in the works for five years, so it's rewarding to see this project come to fruition," said SC Federal Board Vice Chairman General J. Emory Mace.

The new branch will be a modular style with limited interior space. Members will be encouraged to utilize the drive-thru for teller transactions. In-branch service will focus on opening new accounts, loans and business services.



FAMILY TRUST YOUTH WEEK HELD AT TWO LOCATIONS

ROCK HILL - More than two-hundred children attended one of the two events conducted by Family Trust Federal Credit Union to celebrate Youth Week from August 8-13 in York County. The week had a "Wild About Saving" theme, and each event featured a scavenger hunt, vault tours, tattoos, face painting, crafts and live entertainment. During the week, more than \$28,000 was deposited into more than five-hundred accounts, including fifty-four new certificates.

The credit union held a Youth Week event in Clover and a second event was held in Rock Hill.



PCFCU DONATES MORE THAN \$20,000 TO "CUs FOR KIDS"

COLUMBIA - Palmetto Citizens FCU's 2011 Kisses for Kids fundraiser was a smashing success in benefiting Children's Miracle Network Hospitals®, a nonprofit that raises funds and awareness for over 170 children's hospitals nationwide. Overall, Palmetto Citizens was able to donate \$27,325, which will stay in the Midlands at Palmetto Health Children's Hospital.

The total includes money raised by staff and members, a donation from the credit union for each Facebook fan and Twitter follower, a corporate gift, and a donation from Enterprise Car Sales.

PEOPLE...IN THE CREDIT UNION MOVEMENT



White

Carolina Collegiate Federal Credit Union is pleased to announce the addition of **Debbie White** as business relationship officer. A graduate of the University of South Carolina, she has over twenty-five years in business banking experience.

Family Trust Federal Credit Union congratulates **Sharon Archie**, **Tavis Johnson**, and **Ron Miller** on their recent achievements. Archie, SVP and financial officer and Miller, SVP of loan administration have both received the Certified Chief Executive designation from the Credit Union Executives Society's CEO Institute. Johnson, 28, joined Family Trust as a part-time teller in 2002, and has been promoted to assistant branch manager.



Archie

Celebrating their recent promotions at Founders Federal Credit Union are **Geri Rucker**, SVP of branch administration and **Wylie Wood**, SVP of recovery services/loss control. Rucker holds a bachelor's degree in finance from the University of Florida and Wood, a graduate of Newberry College also holds a degree in finance. Both have been employed with Founders for over ten years.



Johnson

Georgetown Kraft Credit Union welcomes Georgetown office Loan Officer **Nancy McKnight** and Vice President of Lending **Keith Wilcox** to the credit union staff.



Miller

The Board of Directors of Lion's

Share Federal Credit Union has named credit union veteran **Mark Curran** as the new President/CEO of the \$30 million institution based in Salisbury, NC.

Most recently, Curran was the SVP of Business Development for Palmetto Cooperative Services, LLC, an item processing CUSO based in Columbia. Prior to joining Palmetto, Curran was a Senior Account Manager with the CUNA Mutual Group. In addition, he has more than 15 years of branch operations experience at Coastal FCU.

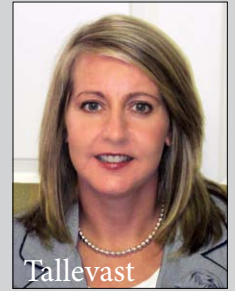
A 2006 Clemson University graduate, **Will Crosswell** joins Palmetto First Federal Credit Union as business development officer. After graduating college, Crosswell moved to Washington, DC to serve as National Field Director for the College Republican National Committee. He has worked with political campaigns throughout the country and worked as a multi-media consultant helping businesses attract new customers.

Santee Cooper Credit Union is pleased to welcome Service Representative **Thomas Day**, Head Teller **Jennifer Hanna**, and Myrtle Beach Branch Manager **Jennifer Tallevast** to the credit union team.

South Carolina Federal Credit Union Board congratulates Chairman **Kelvin Brown**, who was recently promoted from Major to Lieutenant Colonel. Brown, a Citadel



Brown



Tallevast



Hanna



Day



Rucker



Woods



McKnight



Wilcox



Curran



Crosswell

See **PEOPLE**, Page 6

PEOPLE, from Page 5



Cecchi



Gunter



Lester



Ziegler

graduate, has been a credit union volunteer since 1998. He currently serves as Commander of the 43rd Civil Support Team, Weapons of Mass Destruction in the SC Army National Guard.

Joining SC Federal Credit Union as Vice President of Mortgage is **Marino Cecchi**. He will oversee origination and servicing of first and second residential mortgage loans as well as develop products to meet the changing needs of the communities that SC Federal serves.

SC Federal also welcomes **Rick Gunter**, CLU, ChFC, CLTC, LTCP, joining the company's Credit Union Service Organization (CUSO), Financial Solutions, LLC, as the senior insurance agent, bringing twenty-five years of experience in sales and management to the team.

SPC Credit Union is proud to announce the addition of **Lon Lester** and **Jon Zeigler** to the credit union family. Lester, branch manager for the SPC Bennettsville branch, is a graduate of the University of South Carolina, with over twenty-six years of banking experience. Zeigler, mortgage loan manager for SPC will oversee mortgage operations for all branch locations.

Young & Free SC contributes \$16,000 to Water Missions International

Partnering organizations will bring safe water to Uganda

N. Charleston – Young & Free South Carolina, powered by South Carolina Federal Credit Union, has partnered with Water Missions International to donate a clean water purification system to Musubi, Uganda, located on Lake Victoria in Africa.

Young & Free South Carolina sponsored the Change for Change campaign during March and April to bring awareness to the global water crisis that kills more than 5,500 people every day and to raise money for Water Missions International.

The Change for Change campaign raised \$16,000 through community donations, art show fundraiser, text message campaign and South Carolina Federal Credit Union branch fundraisers.

Two other organizations—Water for Africa (an affiliate of Water for Life, International) and Hands4others (H4O)—also partnered with Water Missions International to provide safe water to a community on Lake Victoria. As a result, these organizations and Young & Free SC have contributed \$31,000 to Water Missions International. This total amount will provide a sustainable water system to the community of Musubi in Uganda.

“This campaign will make transformational change in the lives of 3,000 Africans living in Musubi, Uganda,” said Molly Greene, Water Missions International co-founder. “In the United States, we take safe water for granted and



Water Missions International staff and volunteers accept a check for \$16,153.90 from the Young & Free SC staff.

can turn on the tap anywhere and drink. The people we serve around the world have no taps, much less the blessing of safe water. Together, we are providing “liquid hope!”

The community of Musubi is a rural fishing village located on Lake Victoria with a population of 3,000. The primary school in Musubi serves 1,200 students. Currently, the people of Musubi walk 5 kilometers to retrieve water. This new water system will be installed this summer. Photos and video of the progress will be available at www.youngfreesc.com/changeforchange.

COMPLIANCE NEWS

Prepare for fast-changing lending compliance

Make the most of every lending opportunity - Part 2

By Bill Klewin

The dramatic increase in the pace of lending-related regulatory change doesn't appear to be slowing down anytime soon. Credit unions need to make lending compliance a serious focus of strategic planning, and be ready to adapt lending operations to counteract increasing compliance costs and potential revenue losses.

If you surveyed the attendees at compliance-related conferences over the last year or so, you'd likely find that credit union CEOs, CFOs, and COOs are more often accompanying their top compliance officers than in years past.

That's a good trend that needs to continue. Simply put, the credit union industry cannot afford to wait and react only when new rules are implemented. New lending policies, procedures and marketing must be informed by compliance expertise throughout the planning process.

While our industry is already coping with new rules spawned by the CARD Act and Regulation E overdraft reform, the Dodd-Frank financial reforms and Regulation Z disclosure revisions loom. And the Consumer Financial Protection Bureau will soon add a layer of regulation with an im-

pact we can only guess at now.

To prepare for the compliance challenges ahead, here are some steps credit unions can take now:

Find qualified compliance experts

This is becoming more difficult. Demand for this specialized skill is rapidly increasing. Even so, do not cut corners when hiring and developing compliance staff. Be sure that your compliance staff and/or outside advisors have solid experience in your operating area.

Budget for additional resources

Compliance costs tend to hit smaller financial institutions harder than larger institutions. An analysis in winter 2011 by Raddon Financial Group measured the full-time employees (FTE) devoted to compliance per \$100 million in assets. For institutions with \$100 million in assets or less, the average compliance FTEs were 1.25 per \$100 million in assets. This dropped to 0.77 FTEs for institutions with assets of \$100 million to \$200 million, and 0.29 for those of asset size \$1 billion or larger.

In addition to that expense, credit

union budgets should account for extra work that lending compliance issues may create for other employees. For example, if proposed changes in Regulation Z disclosures for payment protection products are adopted, your lending staff may need additional, on-going training in how to present these products to members and answer questions about the disclosures.

Establish an independent reporting structure for compliance

If a credit union's top compliance officer reports to the lending VP, it's more likely that compliant practices will be sacrificed to gain loan volume. It's better for compliance to report directly to the CEO or COO. And more is at stake now because of the new rules regarding the fiduciary duties of credit union directors and officers.

Beyond these measures, credit unions must continue band together to work with legislators, the Federal Reserve Board, and other agencies to advocate for prudent lending rules and regulations.

Bill Klewin is the Director of Regulatory Compliance for CUNA Mutual Group.

More than \$20,000 raised at charity golf tournament



Rock Hill - More than \$20,000 was raised for the Children's Attention Home and the Children's Attention Home Charter School at a May 24 charity golf tournament sponsored by Family Trust Federal Credit Union.

Thirty-five teams from the two Carolinas participated in the tournament at the Rock Hill Country Club. Platinum sponsors were Williams & Fudge and J.M. Cope Construction Co. Gold sponsors were Affinion Group and Burns-Fazzi, Brock.

Prizes, food and in-kind donations were provided by almost fifty businesses, including a vehicle for the hole-in-one provided by Fort Mill Ford.

The Children's Attention Home was established in 1970 and provides emergency residential shelter and supportive services for abused, neglected, and abandoned children. The charter school is open to students in kindergarten through eighth grade who live at the home and other shelters.

Together, the Children's Attention Home and the Children's Attention Home Charter School have received more than \$60,000 from Family Trust since the charity golf tournament was created three years ago.

PERSPECTIVES ON THE CU MOVEMENT

FOR CREDIT UNION LEADERS AND BOARD MEMBERS

Study: Four trends will define banking experience

Mountain View, Calif. (8/24/11)—Increased regulatory pressures, the rapid adoption of mobile devices, heightened customer expectations and relationships will reshape the financial services industry over the next decade, according to the “Intuit 2020 Report: The Future of Financial Services.” The report identifies four trend areas that will shape financial services:

1. A New Playing Field for Financial Services: Regulatory pressures will increase and competition will grow from both traditional competitors and new entrants. These forces will lead financial institutions to explore new business models, collaboration and partnerships, and increased consolidation.

Credit unions are already seeing consolidation efforts in the number of mergers among credit union, leagues and corporates. Four such mergers were introduced last week.

2. Shifting Segments, Changing Markets: Member-consumer demand for financial services will increase across all age groups. The two largest contingents--aging baby boomers and GenYers--will demonstrate particularly acute shifts in their needs and types of products and services they purchase, said Intuit.

Credit unions have made efforts to attract Gen Y members using social media, focus groups and marketing campaigns Young & Free--available to one credit union in each state from Currency Marketing--provides tools to engage the youth market, through a combination of social media and contests to find a young, media-savvy credit union spokesperson.

Competition to serve mid-market businesses will also intensify, slimming financial institution margins. However, the overall small-business sector will continue expanding, with the total number of small and personal businesses increasing by more than seven million during the next decade. Most of this growth will come from micro and personal businesses of less than \$1 million in revenue, creating opportunities for financial institutions that can serve these firms efficiently.

To compete in the small business lending market, credit unions are pressing Congress to increase their member business lending cap to 27.5% of assets from 12.25%. Doing so would open up more opportunity to offer MBLs, inject \$13 billion in loans into the economy and create as many as 140,000 new jobs, with no cost to taxpayers, according to the Credit Union National Association (CUNA).

3. The New Customer Connection: Technology’s role in the customer experience will take center stage. With increased cost pressures and a growing demand for flexibility, accessibility and personalization, financial services organizations will accelerate their use of technology to meet customer needs, said Intuit.

Cloud computing platforms and applications will combine with advanced analytical tools, ever-larger data sets, and social and mobile computing to reshape the way the financial services industry designs and delivers value-added products and services to customers.

4. Reputation and Relationships Rule: Institutions that use technology to serve up useful customer insights will win. During the next decade, the financial service industry will shift its focus from transactions to customized value-added services.

Credit unions are working to create member loyalty for the long run.

At A+ FCU (Austin, Texas), members can earn points through the PlusPoints Loyalty program by using services such as their debit cards, direct deposit and online banking. When members accumulate points they earn a higher interest on savings checking or become eligible for discounts on loan products.

CUNA’s Creating Member Loyalty Program is designed to use exception member service as a differentiator to create member loyalty. For more information use, the link. Intuit Financial Services helps banks and credit unions grow by providing on-demand solutions and services that make it easier for consumers and businesses to manage their money.

NYIB is bound for Nawlins in 2012

Often called “The Big Easy,” “NOLA” and the “Crescent City,” New Orleans is one of the world’s most fascinating places to be. Steeped in a history of influences from Europe, the Caribbean, Africa and beyond, it’s a brilliant mosaic of culture, food and music... and next year it will host the 2012 [National Youth Involvement Board](#) (NYIB) Conference July 30 - August 2! Come down and “pass a good time” experiencing one of America’s most culturally and historically rich destinations. With the same low cost and high-quality program as 2011, there’s no reason you shouldn’t be there.

Victory Junction's Camp Challenge Ride set for September 10

North and South Carolina credit unions are invited to participate in the 2011 Camp Challenge Ride September 10 in Randleman, NC in support of the Victory Junction Gang Camp (VJGC). Waiving the \$250 sponsorship fee, each rider can participate for just \$35 in this fun, family-oriented event with food and live entertainment. Cyclists have three route options: 62.5-mile loop (100K); 30-mile loop; and 15-mile loop.

Victory Junction is a year-round camping environment for children ages six to sixteen with chronic medical conditions or serious illnesses. The camp offers programs

for a range of disease groups and maintains strong relationships with more than thirty partner hospitals. Victory Junction's mission is to provide life-changing camping experiences that are exciting, fun and empowering, in a safe and medically-sound environment. So, come out and show your support and athletic prowess—Register yourself or a team today! For any questions, contact Sammie Barclay at 336-253-6149.



VICTORY JUNCTION
Founded for kids in honor of Adam Petty

Save the Date: FCCCU's 10th Annual Financial Conference Sept. 14-16

First Carolina is pleased to host our 10th Annual Financial Conference on September 14-16, 2011.

The conference will be held at the Ballantyne Resort in Charlotte, NC and is designed for anyone from credit unions charged with the day-to-day responsibility of managing the balance sheet.

We are confident that you will find the sessions informative and the time to interact with your peers invaluable.

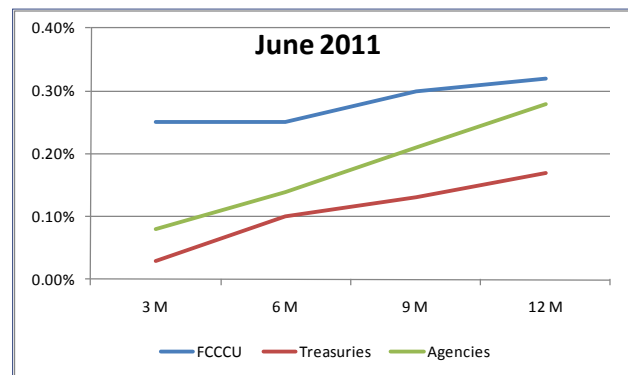
For more information, please contact [Kecia Brooks](#) at (800) 585-4317, ext. 3218.

Rate Tracking

First Carolina monitors market investments to ensure our rates are competitive with other financial products of similar term and structure.

This chart is a monthly comparison of First Carolina's fixed-rate certificates to similarly structured Treasury and agency securities.

Through June, First Carolina's certificates yield above agencies and steadily outpace treasuries' rates.



Term	FCCCU	Treasuries	Agencies
3 M	0.25%	0.03%	0.08%
6 M	0.25%	0.10%	0.14%
9 M	0.30%	0.13%	0.21%
12 M	0.32%	0.17%	0.28%

munity venues. The SPC CU Youth Advisory Board drew more than 1,000 active Facebook users the week before the event, and a free “Take the Stage” photo booth branded pictures with the event logo—perfect for uploading to social pages. SPC CU invests more than 200 volunteer hours and in excess of \$10,000 toward valuable youth knowledge and awareness. One in three SPC CU staff support the event, while vendors and the community support with food, entertainment, first aid, the arena, staging, and promotion.

\$150-500 million in assets

First Place – Palmetto Citizens Federal Credit Union: The work of Palmetto Citizens FCU encompassed two curricula, volunteer support for educators, two new young member programs, and participation in National Credit Union Youth Week and the Youth Savings Challenge. In-school activity with the NEFE High School Financial Planning Program (NEFE HSFPF) and Junior Achievement (JA) reached 1,620 students in twenty-five schools and organizations with its 22-person Financial Education Team. April 2011 savings incentive drawings and two special seminars brought in 110 young people into new club accounts and 26 other new youth accounts. PCFCU also offered a Young Investor Workshop and continued a partnership with Forest Lake Elementary School for in-school deposits. The credit union again sponsored its local chamber teacher recognition breakfast, recognized its sixth annual financial educator of the year, communicated its work with 49,000 members, and highlighted efforts in a handout for state legislators. PCFCU also is the new sponsor partner with SCETV for the Biz Kid\$ television program.

Honorable Mention – Family Trust Federal Credit Union: With many parents not confident in their own knowledge, Family Trust FCU focused



Top: An SPC-sponsored photo booth was a big hit during the night. Students left with a customized “Take the Stage” photo sheet perfect for sharing on Facebook.

Middle: PCFCU’s Erin Timmons leads Value of a Dollar Workshop during CU Youth Week.

Bottom: Utilizing JumpStart’s financial education material, SRP’s Yvonne Meeks reaches out to students in Denmark, SC.

on a peer-to-peer approach. It advanced the Youth Advisory Board it formed in 2008 to grow insight, and with input from Subcat Marketing created an On-Campus Awareness program of 30-minute high school presentations, participant incentives, and an online contest. FTFCU also sought and incorporated feedback from a Rock Hill School District instructional specialist, representatives of three different schools, and the credit union’s own School Advisory Committee. Awareness was aided through traditional and social media, meetings with district officials, in-school flyers, posters and television displays, communication with participating teachers, and peer communication. Family Trust also recognized the Youth Advisory Board at its 2011 Annual Meeting. Results included seventeen applicants for the 2011-12 Youth Advisory Board and eighty participants in the On-Campus Awareness program. Ongoing plans include creation of student “street teams” to promote awareness while delivering classroom tips on money and finance.

More than \$500 million in assets

First Place – SRP Federal Credit Union: In light of educators’ limited resources, SRP FCU helped create reusable materials from the NEFE High School Financial Planning Program, the “JA Presents NEFE” modules, and a supplemental corresponding activity to enhance the credit, identity theft, and insurance modules. Its efforts saved the local JA chapter \$1,600—\$400 more than its budget cuts despite a 1,200-student increase. Also, SRP FCU and Community Outreach Manager Yvonne Meeks reached people through various community organizations and offered material to the Curtis Baptist Church women’s outreach ministry for low income areas. The credit union’s work through 32 schools and organizations reached 5,612 students. SRP FCU advocates routinely discuss financial education on visits to Congress, at

THE HONOR ROLL

STAR, MERIT, VAP

CU Management Award

Lureveral Davis	SAFE FCU
Beatrice Tenton	SAFE FCU

CU Sales Certificate

Kim Bimonte	CPM FCU
Calandra Sellers	CPM FCU

CU Security Certificate

Amy Greene	Founders FCU
Melinda Gossett	Founders FCU
Diondra Washington	SAFE FCU

Edward A. Filene Award

Helga Hamlin	SAFE FCU
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Financial Management Certificate

Helga Hamlin	SAFE FCU
Helen Smith	SAFE FCU

Friedrich W. Raiffeisen Award

Kenneth Privette	SAFE FCU
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Hamilton Award

Maria Soriano	CPM FCU
Mary Rippy	Sharonview FCU
Elizabeth Rivera	Sharonview FCU

Lincoln Award

Robin Kirby	CPM FCU
Mary Brisbon	SAFE FCU
Diondra Washington	SAFE FCU

Loan Officer Certificate

Tara Lockaby	CPM FCU
Mark Schmidt	G'ville Gas Turbine FCU

Member Services Certificate

Melody Neal	CPM FCU
Calandra Sellers	CPM FCU

Members Services Level II Certificate

Kim Bimonte	CPM FCU
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Professional Development Certificate

April McKay	SAFE FCU
Cathy Bowers	Santee Cooper CU

Sapphire Award

Isabella Bonfiglio	SAFE FCU
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Savings Plus Certificate

Brittany Geddings	SAFE FCU
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Supervisory Committee Award

Margie Starnes	Secured Advantage FCU
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Thomas Doig Award

Kay Davis	SAFE FCU
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Washington Award

Cindy Baxley	CPM FCU
Tabitha Prioleau	CPM FCU
Scott Woods	CPM FCU

CU ADVANCE

Applying Collection Practices Module

Mary Rippy	Sharonview FCU
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Bankruptcy Module

Phillip Reynolds	CPM FCU
Maria Soriano	CPM FCU
Mackenzie Taylor	CPM FCU

Business Communication Skills Module

Micah Ackerman	CPM FCU
Christopher Bird	CPM FCU
Calandra Sellers	CPM FCU
Joy Wise	CPM FCU
Scott Woods	CPM FCU
Sherrie Browning	SAFE FCU
Julie Moore	Sharonview FCU
Grace Mitchell	SPC CU

Business Math: Lending and Credit Module

Maria Soriano	CPM FCU
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Business Math: Share and Deposit Accounts Module

Dan Graziano	CPM FCU
Robin Kirby	CPM FCU
Phillip Reynolds	CPM FCU
Mackenzie Taylor	CPM FCU
Lolelia Todd	CPM FCU
Jacquelynn Weiss	CPM FCU
Rachel Haynes	Sharonview FCU

Call Center Service Skills

Cheryl Forsman	SAFE FCU
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Credit Union Sales Module

Christopher Bird	CPM FCU
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Teresa Ray	CPM FCU
Calandra Sellers	CPM FCU
Paige Turner	CPM FCU
April McKay	SAFE FCU
Rachel Haynes	Sharonview FCU
Grace Mitchell	SPC CU

Difficult Human Resource Issues

Linda Lafortune	Sharonview FCU
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Encouraging & Instilling Member Service in Others

Robin Kirby	CPM FCU
Tabitha Prioleau	CPM FCU
Isabella Bonfiglio	SAFE FCU

Introduction to Credit Unions Module

Kim Bimonte	CPM FCU
Claire Eads	CPM FCU
Calandra Sellers	CPM FCU
Scott Woods	CPM FCU
Brandi Spears	Sharonview FCU

Leading Your Team

Janice Dixon	SPC CU
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Maintaining Loan Documents Module

Mary Rippy	Sharonview FCU
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Managing Member Accounts

Cindy Baxley	CPM FCU
Peter Vonk	CPM FCU

Money and Negotiable Instruments

Debbie Clark	CPM FCU
Susan Glacken	CPM FCU
Sheay McHenry	CPM FCU
Calandra Sellers	CPM FCU
Jackie Thrasher	CPM FCU
Terry Williams	CPM FCU
Scott Woods	CPM FCU
Chris Howle	SPC CU

Preparing Loan Documents Module

Allison Stevens	CPM FCU
Catherine Butterfield	Sharonview FCU
Mary Rippy	Sharonview FCU

Professional Member Service Module

Kim Bimonte	CPM FCU
Sheay McHenry	CPM FCU
Calandra Sellers	CPM FCU
Joy Wise	CPM FCU
April McKay	SAFE FCU

See Honor Roll, Page 13

EDUCATION, from Page 10

community expositions, and with parent/teacher associations (PTAs). It offers school counselors a Financial Literacy Web Site Resource Guide and is an active member of the SC Jump\$tart Coalition to promote cooperative effort and resources toward financial knowledge.

New this year, the Desjardins Adult Financial Education Award identifies outstanding credit union programs in adult and community education, especially those blending instruction with awareness and collaboration in building consumer knowledge. The first-ever winner in South Carolina is:

\$150-500 million in assets

First Place – Palmetto Citizens Federal Credit Union:

Formerly an educators' credit union, PCFCU learned that many adults share the need for financial fundamentals. Its no-cost seminars for members and the community provide an open forum for questions and deliver a take-home resource guide. The credit union provides free dinner during the 1.5-hour events and offers customized versions for businesses, schools, churches, and other community organizations. Topics include budgeting and saving, credit report basics, first-time home buying, ID theft protection, couponing, and benefits of credit union membership. In all, 31 sessions reached 1,046 participants. Awareness is generated through traditional and social media, staff communications, community calendars, and its "eLERT" opt-in

email to more than 15,500 members. The credit union advocates for financial education and shares its practices when visiting with elected officials. Topic partners include Equifax on credit reports and SouthernSavers.com on couponing, and all outreach is supported by the 22-person Palmetto Citizens Financial Education Team.

The SC Credit Union League also recognized its Financial Literacy Ambassador and Educator of the Year on Saturday, August 20 at the 2011 Leadership Conference.



Top: SCCUL President/CEO Steve Fowler presents the 2011 Ambassador of the Year Award to SRP FCU Community Outreach Manager Yvonne Meeks.

Bottom: Tracy Player (center) of Chapin High School alongside her husband, Jim Player (right) accepts the 2011 SCCUL Educator of the Year Award from SCCUL President/CEO Steve Fowler (left).

Financial Literacy Ambassador of the Year Yvonne Meeks of SRP FCU has represented her credit union and touched thousands of lives in the classroom, club meetings, summer camps, and four in-school credit unions. Among her toolkit are the Future Business Leaders of America, churches, civic groups, SC Jump\$tart Coalition, the NEFE High School Financial Planning Program, and JA Presents NEFE. Through them, she reached 4,141 students in the 2010-11 school year—almost 80% of her credit union's total impact. She consulted with educator groups and created a curriculum resource guide for county guidance counselors of all grades to help them obtain financial literacy lesson plans. Even better, she worked with local Junior Achievement to create reusable material and save the local chapter \$1,600 while increasing student participation, which merited her selection for JA's "Stellar Award."

Yvonne's future plans include implementing JA's "Biz U" locally, plus creating a custom checking account statement to match daily assignments given by a local economics teacher.

"I've worked in the financial industry thirty-plus years, holding a number of positions and learning a wealth of information. None of it is wasted when I enter the classroom. I deliver life skills, and it is an honor."

SCCUL Educator of the Year Tracy Player of Chapin High School brings financial education to life with a variety of speakers and applied activities. Tracy uses the NEFE High School Financial Planning Program to help students learn how to budget, make good spending decisions, save money, and protect their identity. She also led two field trips this year to financial institutions to learn about services and career opportunities.

In role playing, Tracy gave students a budget and asked them to present how they could afford a house of their choice, and other activities illustrated safe ATM usage. In school-based jobs, students made shopping lists and visited grocery stores to find the best deals on necessary items. Each student was asked to be a manager, developing a budget, managing inventory, collecting and counting money, completing account deposits, and maintaining a checkbook register.

This past year, Tracy worked with just twelve students because she is a special education teacher and classes are small by design. She has reached approximately forty-two students in three years, and personal finance is especially important as many of them enter the workforce after high school.

"Since I teach these students all four years of high school, I feel they are more than students to me...they are 'family'; and I do not want my children to have to learn the hard way. Instead, it is my job—and pleasure—to teach them financial responsibility before they head out into the real world."

Next Issue: Learn about the winners of South Carolina's 2011 Laura M. Fleming Diversity Award and their outstanding work.

Carolina Collegiate FCU now offering student loans



Columbia - Recognizing the need for private student loans for its members, Carolina Collegiate Federal Credit Union now offers a funding solution to students and their families with the EdAccess private student loan, which is available through cuStudentLoans.org.

With college enrollment at an all time high, paired with the escalating cost of tuition, cuStudentLoans.org provides families with a complimentary product to assist them with funding higher education. The EdAccess loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn good credit habits and build their credit scores while they are still in school.

“As the credit union serving the University of South Carolina, we are very excited to be able to offer private

student loans,” said Anne Shivers, Carolina Collegiate Federal Credit Union’s CEO. “With the price of college on the rise, students and parents are finding it difficult to afford higher education. Our private student loans take over when federal funding is

exhausted, which allows students to focus on learning, not wondering how to pay for the next semester,” continues Shivers.

EdAccess Private Student Loan Benefits:

- Zero origination fee for qualified student borrowers
- Low rates, and with good grades get even lower rates
- 1% interest rate reduction once you repay 10% of the loan
- 30-day no-fee return policy allows you to cancel the loan if you find a better option
- No cosigner required for qualified student borrowers
- Email statement and small monthly \$25 payment that help build a credit score while still in college

Applications are now being accepted at www.cuStudentLoans.org/carolina.

Honor Roll, from Page 11

Recognizing Emerging Fraudulent Practices

Robin Kirby	CPM FCU
Maria Soriano	CPM FCU
Diondra Washington	SAFE FCU
Elizabeth Rivera	Sharonview FCU

Reconciling Records Module

Isabella Bonfiglio	SAFE FCU
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Recruiting Today’s Employees

Linda Lafortune	Sharonview FCU
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Resolving Employee Conflict Module

April McKay	SAFE FCU
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Security Procedure Protocol Module

Robin Kirby	CPM FCU
Allison Stevens	CPM FCU
Mary Brisbon	SAFE FCU

Serving Credit Union Members

Brandi Spears	Sharonview FCU
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Spanish for Tellers Module

Jeanet Rosario	CPM FCU
April McKay	SAFE FCU

The Critical Role of Technology in Credit Unions

Robin Kirby	CPM FCU
Maria Soriano	CPM FCU
Allison Stevens	CPM FCU

Your Role in Growing Membership

Karen Carter	Sharonview FCU
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REG TRAC

General Operations Regulations

Isabella Bonfiglio	SAFE FCU
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Conferences & Training
cudd@sccul.org | training@sccul.org



Save the Date: GAC 2012 March 18-22 in Washington, DC

In a recent announcement from the Credit Union National Association (CUNA), the 2012 Governmental Affairs Conference (GAC) is scheduled for March 18-22 at the Washington Convention Center. [Click here](#) to stay informed on the latest in GAC news.

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How Does She Do It?

LaTasha Cooper
SCCUL Director of Member Services

In this new “How Does She/He Do It?” article series, the South Carolina Credit Union League highlights a day in the life of a League employee.

Featured today is our dedicated Director of Member Services **LaTasha Cooper**.

Q: So, LaTasha, if you posted it on Twitter (140 characters or less), how would you describe what you do for the League as Director of Member Services?

A: I make trouble and “harass” credit unions, then help them “lick their wounds.” “Trouble!”—that’s what they call me, lol.

Q: I know that was probably difficult considering the wide array of responsibilities that you cover on a day-to-day basis. Speaking of which, what is a typical day at the League like for you?

A: That’s a difficult question to answer. Not only do I cover member services, but I wear many hats, covering internal and external audits, BSA compliance, ACH audits, and training on subjects like board of directors’ fiduciary duties, financial literacy, and duties and responsibilities of the supervisory committee. But no matter what my job may be on a day-to-day basis, my morning always starts out the same. I open my day with prayer and meditation, asking God for just enough wisdom and knowledge to perform that which is set before me each day. I try to do my work as service unto the Lord.

Q: That’s a positive way to start the day. Even with all the hats you wear, they seem to have a common thread...your almost daily interaction with credit unions throughout the state. What do you enjoy most about credit unions and what they do?

A: That’s correct, and I’ll never forget a statement a volunteer

said to me in a strategic planning session back in 2007. During the meeting that day, I posed a question to all the volunteers: “Why were they willing to volunteer at a credit union?” One volunteer’s answer really summed it up for me. She said, “For me, it’s like a ministry.” I took that sentiment to heart. My work here has never been about the credit union itself, but the philosophy behind it – “People Helping People.” It’s a statement that mirrors my Christian faith and what I’m called to do in every aspect of my life.

Whether I’m [at a credit union] for a week or a day, I take in the human connection between myself and the people I meet. I look at this job as more of a calling.

Q: That’s an amazing perspective. Now what do you enjoy most about the League and what you do here?

A: Definitely the staff...it’s such a supportive group of people. Everybody has a spirit of working together and being of one accord to help meet the needs of our member credit unions not only because they are the reason we exist, but because by making them better, we help credit unions in turn better serve their members. So it all goes back to that feeling of ministry and the credit union philosophy.

Q: Aww, you like us, you really like us! Ha-ha. All joking aside, life’s not all about work, so how do you relax at the end of the day?

A: In the past I usually tried to catch a favorite show on television to relax, but lately after a hot shower I enjoy settling down and reading a good book.

Q: I love books! They’re like the screenplay to the movie in your head. Any specific genre or title?

A: Right now, I’m really enjoying Christian fiction.

Q: Ah, for inspiration?

A: Yes, and for entertainment. Some of those stories will have you laughing!

Q: Ha! Well, this has been great, LaTasha...Thanks! Wrapping it up, what favorite quote would you like to share with readers? Something you live by...

A: “Do to others as you would have them do to you.” Luke 6:31