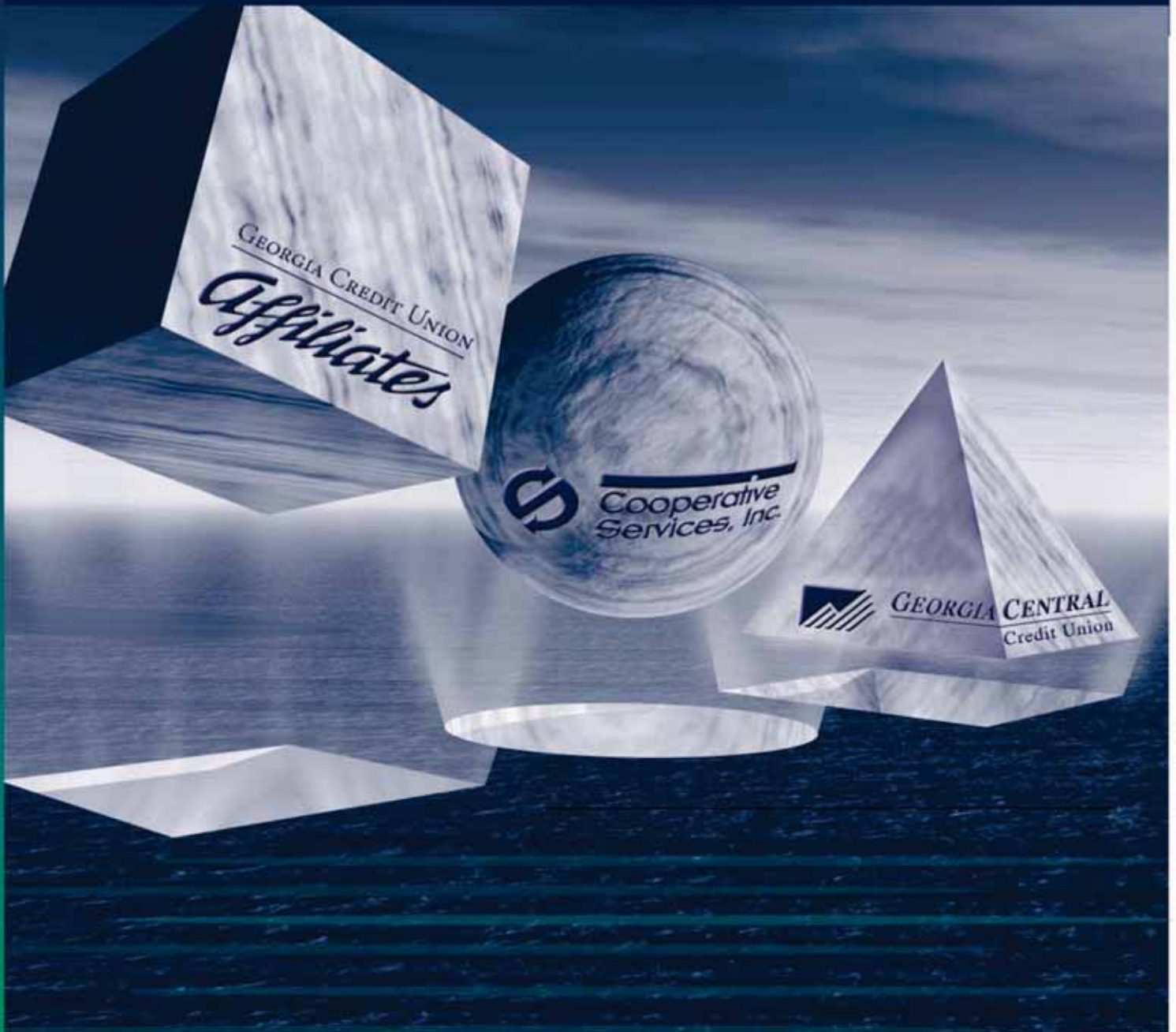
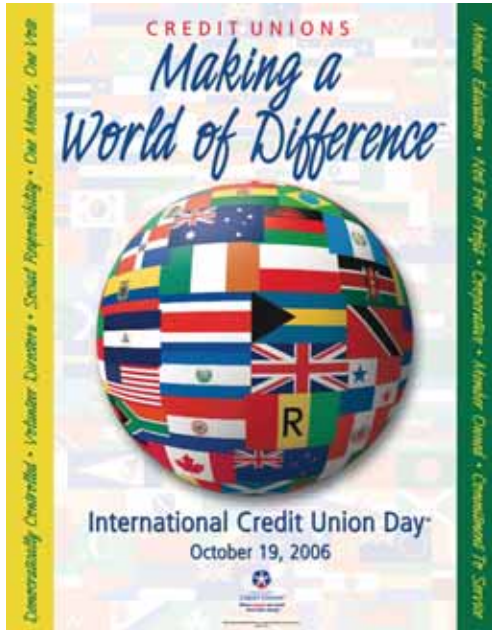


# Chapter Reporter

September 2006



Brought to you by your state support organizations.



### ICU Day, October 19th

If you don't already have plans to celebrate **International Credit Union Day**, time is drawing near. On Thursday, October 19th credit unions around the world will show how they're **Making a World of Difference** in members' lives and in the communities they serve. This is an excellent opportunity to let your members know how much you appreciate them, as well as to promote the credit union difference illustrated through our global cooperative principles.

Visit the CUNA website ([http://buy.cuna.org/static/icuday05\\_index.html](http://buy.cuna.org/static/icuday05_index.html)) for ideas on how to celebrate ICU Day and for promotional products to help increase visibility of your credit union. Here are a few ideas:

- Hold an open house at the credit union and branch offices. Conduct tours and serve refreshments. It's a great opportunity to build relationships with members and discuss your products and services.
- Offer loans or new share draft accounts for the same fees that the credit union charged the year it opened.
- Teach a basic money management class at a local high school. You can get free educational materials through CUNA's association with the National Endowment for Financial Education (NEFE) (<http://www.cuna.org/initiatives/youth/hsfpp.html>).

Let us know how your ICU Day celebration turned out. We would like to include select celebrations in the December issue of CONNECTION. Forward your 1-2 paragraph recaps to Anita Paul at [anitap@gcuu.org](mailto:anitap@gcuu.org) no later than November 1st.

### Solutions for Home Banking / Bill Pay and Instant Issue Visa Gift Cards

Georgia Credit Union Affiliates has partnered with ICUL Service Corporation to offer Home Banking/Bill Pay and Instant Issue Visa Gift Card services to your members at a price your credit union can afford.

Why offer your members home **banking/ bill pay** through ICUL Service Corporation at your credit union?

- Offering these services is like having a branch in a member's home or business.
- Providing these services gives your members the convenience they are looking for.
- It boosts your credit union's online brand.
- Various pricing structures are offered for any size credit union.
- Your credit union can "look" larger to members by offering products and services typically found at larger institutions.
- To become your member's PFI (primary financial institution).

Why issue **instant Visa gift cards** through ICUL Service Corporation at your credit union?

- Gift cards are popular. There are 26 million in use.
- It's an inexpensive and turnkey program.
- Your credit union can "look" larger to members by offering products and services typically found at larger institutions.
- It is convenient for members to pick up Visa gift cards while they are doing business at your credit union.

For more information about how your credit union can offer these services, contact Erin Zapata in Business Development at 678-542-3441 or 800-768-4282, ext. 3441 or [erinz@gcuu.org](mailto:erinz@gcuu.org).



## Cooperative Advertising Campaign Update

The 2006 cooperative advertising campaign is currently in its third cycle for 2006. The first run took place February 13-March 26. The second phase occurred May 1-May 28. The final run of the year will cover September/October. The objective of the cooperative advertising campaign is to create positive impressions about credit unions in the minds of Georgia consumers. By teaming together and pooling funds, we were able to procure approximately \$475,000 to fund the 2006 campaign.

To gauge the success of the campaign, to create a baseline of information for future research, and to provide an overall attitude indicator, Georgia Credit Union Affiliates (GCUA) commissioned an outside market research firm to perform pre- and post-campaign surveys. The first survey was conducted in late January before the commercial was aired. It was conducted again after the first and second runs of the commercial, and will be conducted one last time after the third run of the campaign, for a total of four phases.

The survey asks questions regarding overall awareness and perception of credit unions. It also measures campaign awareness and borrowing experiences. Some of the key findings include:

- Need for increased consumer education about credit unions
- Strong recall of advertisement
- Strong relationship between ad recall and positive attitudes towards credit unions

We look forward to sharing more results as we tabulate findings from the final phase of the campaign.



### GCUA Welcomes Communications Director

Anita Paul joined the Georgia Credit Union Affiliates on July 24th as the new Director of Communications. She brings to the position over 13 years

experience in marketing and public relations, and a fresh perspective on the power of PR for credit unions. "PR is more than sending out a press release and hosting a special event," she says. "It's about building Public RELATIONSHIPS with the media, community and civic groups, elected officials and credit union members."

To help GCUA members build better relationships with their "publics," Paul is coordinating visits to key media in each chapter, taking the lead in reviving the Spokesperson Program, which includes overseeing media training for select credit union representatives, and managing the production of CONNECTION, Foundation Focus and Chapter Reporter, among other duties.

Paul has a Bachelor of Arts degree in Journalism from San Diego State University, and enjoys combining her hobbies of travel and creative writing by serving as a freelance writer for various trade publications. She can be reached at [anitap@gcu.org](mailto:anitap@gcu.org) or 678-542-3415.

## CU National Emergency Information System

When Hurricane Katrina struck the gulf coast last year, one of the biggest problems was communication. Members were desperate for information about their credit unions and how to get in touch with them. The news media was also searching for ways to help people make contact with their credit unions.

Georgia Credit Union Affiliates (GCUA) and the Credit Union National Association (CUNA) are pleased to provide all credit union members in the United States access to a toll-free number 1-877-CULOCATE (877-285-6228) to receive information about the status of their credit unions in the event of a disaster. The need to communicate with members has been identified by the CUNA Disaster Preparedness Committee as a critical element in planning for any disaster. This system is intended to assist credit unions in delivering a brief update during emergency situations.

CUNA Strategic Services, in conjunction with its strategic alliance provider VoiceGard, will provide access to a pre-recorded message on the status of each credit union. At the time of a disaster, members will dial the toll-free number (1-877-285-6228) to hear a brief message from their credit unions with information on how to contact them or a message that the credit union is not in a crisis situation.

With disasters occurring on a daily basis, it is important that the 1-877-CULOCATE System be established as soon as possible. To participate in the CU National Emergency Information System, each credit union needs to set up two pre-recorded messages - one to have posted in a non-crisis or inactive situation, and the other to have posted during a crisis or active situation. Additionally, the credit union has the ability to update the information as often as needed. It is recommended that the messages be under 30 seconds in length to ensure peak efficiency of the call processing system. To set up these messages, contact VoiceGard's Recovery Team at 866-652-7022 or [operations@VoiceGard.com](mailto:operations@VoiceGard.com).



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## Attention ALMonitor Users!

With impending changes in interest rates and loan-to share levels increasing dramatically, it is more important than ever to understand what your ALM tools are telling you. ALMonitor, our most popular modeling tool for credit unions that have simple balance sheets, has undergone many enhancements over the years. We feel it is important to keep our members up to date on these changes. We hope you'll join Georgia Central's Investment Services Department on **Tuesday, October 3rd** for an ALMonitor Web-Cast that has been designed to do just that.

The Web-Cast will revisit the importance of the GAP input sheet as well as the new Trends and Profitability Reports. Our goal is to help you feel comfortable with the reports and to demonstrate how you can best use this information for active risk management. In addition, we will show you how the new interactive version allows you to access other credit unions for comparison purposes, and to perform on-line GAP analysis.

We will offer the Web-cast at two different times - 10:00 am and 2:00 pm - so that you can choose the session that's most convenient for your schedule. Additional details will be mailed in the coming weeks. If you have any questions, please contact a member of the Investment Services Team at 770.476.9704, ext. 5.

## Corporate Hires Additional MSR

Nicole Tuttle became the newest addition to Georgia Central's Operations Team on July 31st. As a Member Service Representative, Nicole's daily activities include assisting member credit unions with their financial transactions and other day-to-day operational needs.

Tuttle graduated from the University of West Georgia with a Bachelor of Business Administration in Management. She also worked during high school at Georgia Credit Union Affiliates.

"Nicole is the perfect addition to our already dynamic Member Services team and brings with her years of experience working with the public in a customer service environment. I know that Nicole will do an excellent job representing Georgia Central," said Angie Snow, AVP, Operations/Compliance.

Tuttle is eager about her new position: "I've grown up in the credit union world, as my mom works at Associated Credit Union. I am very excited about this new opportunity and look forward to serving our members."



## Upcoming Market & Investment Update Conference Calls

Plan to join our Investment Services Department every other Tuesday for the Market & Investment Update Conference Call. These complimentary sessions provide our members with expertise that otherwise would only be available from an outside advisory service. Typical content includes economic highlights, yield curve analysis, investment recommendations and information about current regulatory issues by our qualified Investment Services team.

Conference Calls for Remainder of 2006\*  
October 10th & 24th  
November 7th & 21st  
December 5th & 19th

Calls begin at 10:30 am and generally last 30 minutes. The dial-in number is 800.930.1353; no pass code is required. For more information, please contact a member of the Investment Services Department at 770.476.9704, ext. 5.

\*In the event that a conference call needs to be rescheduled, members will receive notification via e-mail.

### Cooperative Principles for Georgia Credit Unions:

- **Members, Not Just Customers** – By joining a credit union, people become members and owners. Members expect more value and deserve more respect than is available in the typical customer interaction at non-cooperative financial institutions.
- **Democratic Control** – Members have equal influence in the voting process and equal opportunity to run for election to the board. One member, one vote. Once elected, directors have fiduciary responsibility to all members.
- **Service Differentiates** – Democratic control provides a decision-making environment that elevates creating value for the members above profit accumulation at the credit union. It is the dedication to providing service that differentiates credit unions from for-profit suppliers.
- **"Profits" Belong to the Members** – In order to grow and provide new services, credit unions generate capital by retaining a portion of earnings. These retained earnings are used for the betterment of the entire membership.