

Chapter Reporter

1st Quarter 2008



GCUA and CUNA Partner to Bring Professional Development to Georgia CUs

Georgia credit unions now have access to enhanced educational programming and resources through a new partnership between Georgia Credit Union Affiliates (GCUA) and Credit Union National Association (CUNA).

The partnership comes in response to needs within the state credit union community to have access to a broader selection of quality, cost-effective education opportunities offered through different venues nationally, regionally and statewide. A full schedule of more than 600 educational opportunities, including over 150 Webinars, is available on topics from security to compliance to frontline issues.

These educational options can be accessed through the redesigned education and training section on the GCUA Web site, which offers online registration for events. Among the added features is a selection of regional events offered for Georgia, North Carolina and South Carolina credit unions. CUNA will manage the Georgia curriculum, program development, marketing and registration.

“Our member credit unions will benefit from enhanced programming, online registration and greater awareness and visibility of all opportunities available to them,” said GCUA Senior Vice President of Credit Union Growth Services, Eric Jenkins. “It’s an exciting new way to deliver education services to our members.”

Also new in 2008, credit unions with less than \$10 million in assets can take advantage of a 25 percent discount on most state and regional events. The Georgia Credit Union Foundation offers additional registration subsidies for Georgia credit unions with assets of \$35 million or less.

For more information about educational offerings by CUNA and GCUA, visit training.gcu.org or call (800) 356-9655, ext. 4882.

CUMONEY Visa Travel Money

GCUA and Illinois Credit Union League (ICUL) are excited to introduce the newest prepaid debit card product, CUMONEY Visa® Travel Money. This product works like a traveler’s check and allows a member to use the card for domestic or international travel. It is a non-personalized, instant issue card that is reloadable, with a maximum of four loads. The card is initially loaded at the credit union, but can be reloaded via Web site.

The great thing for Georgia credit unions is that this is a turnkey product with no fraud liability or fraud risk. It is an easy program to implement with no special software or Internet connectivity required, and minimal accounting. The cards have a two-year expiration date and can be loaded with amounts from \$100 to \$5,000.

Sign up right away because the one-time setup fee of \$500

CU Growth Services

In 2008, GCUA is transforming the Credit Union Development department into Credit Union Growth Services. The tradition of providing quality support for credit unions will continue with a focus on ‘Growth Services.’ As mentioned in the Membership Growth Initiative Task Force report, it is imperative that credit unions develop a growth culture to guarantee their survival; growth not only of membership and assets, but also of products, services, delivery channels, member appreciation, community awareness and more.

Changing the name of a department doesn’t mean much if the people in the department do the same things they did before. Therefore, the initial focus will be strategic planning, education and training enhancement, marketing support, shared branching, operational support and the facilitation of growth-focused and best-practice study groups, with additional services offered during the year. The shared-expert model will be expanded beyond the current discipline of compliance. Making all of this happen is the Credit Union Growth Services team: Richard Ellis, Liz Lewis, Dan Denning, Jobi Tyson, Arno Quon and Eric Jenkins.

The main goal for 2008 is to assist credit unions in achieving annualized net membership growth by 4 percent. While this doesn’t sound like a large number on its face, it becomes daunting when you realize that for the past three years Georgia credit unions have averaged annualized net membership growth of 1.8 percent. Credit Union Growth Services will be working with credit unions to more than double their rate of net membership growth.

Look for more information about how Credit Union Growth Services can assist your credit union. If you would like to discuss growth strategies, contact Eric Jenkins at ericj@gcu.org or (770) 476-9625 ext. 3423.

is waived for contracts received by March 31, 2008! If you have questions or want more information, please contact Erin Zapata at GCUA at (800) 768-4282, ext. 3441 or (678) 542-3441.

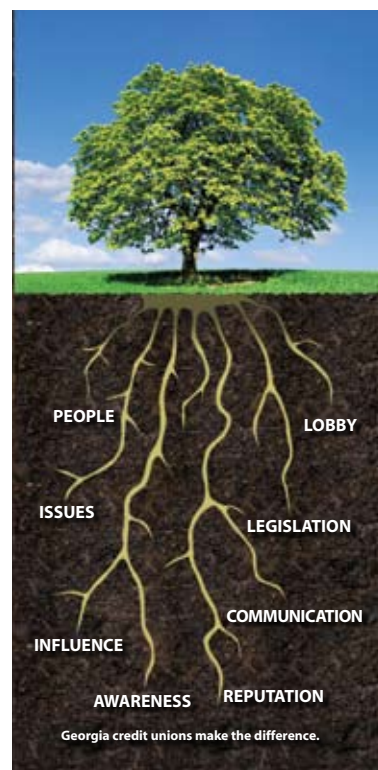


Grassroots Liaison Program

An effective advocacy program needs strong roots to support and motivate others into action for change. The Grassroots Liaison Program is the ideal opportunity for credit union loyalists to be involved in efforts to help protect credit union interests and ensure that credit unions are able to serve members effectively today and well into the future. Who at your credit union is up to the task?

Every credit union in Georgia has a stake in the political activism that takes place statewide and nationally, and every credit union should be involved. All it takes is one or two representatives from each credit union who are committed to mobilizing action at the grassroots level. These individuals, ideally senior management or key volunteers, should be willing to remain abreast of credit union issues, and be available to initiate communications such as telephone trees, letter-writing campaigns and other activities. The GCUA Advocacy Team provides information to help make the Grassroots Liaisons' activities easy and effective.

Participating in the Grassroots Liaison Program is one of the most important decisions your credit union can make. To provide the names of your credit union's Grassroots Liaisons, contact Mike Culbertson at mikec@gcu.org or Brandee Bickle at brandeeb@gcu.org or call (770) 476-9625.



Georgia Credit Unions Sign LeAnn Rimes as Celebrity Spokesperson For 2008 Georgia Credit Union Awareness Campaign

Singer LeAnn Rimes will be the new face of Georgia credit unions in 2008 as part of the statewide awareness campaign. A performer since the age of three, Rimes had her first national hit at age 13 with the song "Blue." Her most recent CD, "Family," was released in October 2007 and debuted at #2 on the Country Album charts.

"LeAnn Rimes has a youthful, energetic image that appeals to various age demographics, particularly young professionals, who we want to make aware of the benefits of using a credit union," said Mike Mercer, President/CEO of Georgia Credit Union Affiliates (GCUA). "Our goal is to inform a younger audience that credit unions work hard to help them keep more money in their pocket so they can get the things they want, and to let them know that there is a credit union near them that they can join."

Beginning in February 2008, Rimes will be seen in television commercials throughout the state promoting Georgia credit unions and touting the tagline, "Georgia Credit Unions. Working Hard For You."

Aside from her stellar singing career, Rimes has also written children's books and acted on television and in film. Most recently, she performed on the hit ABC television show, "Dancing with the Stars," and was a featured performer at "The 41st Annual Country Music Awards."

"Credit unions have a very positive image among current members, and that's a good thing. We want that positive image to extend to consumers who don't currently use a credit union for

their banking, with the goal of bringing them on board with a credit union. The best way to begin that process is with knowledge," said GCUA's Board Chair, Phyllis Cochran.

The campaign will direct consumers to the Web site, www.georgiacreditunions.org, where they can learn how credit unions are different from other financial institutions, and can enter search criteria to determine which credit unions they can join.



Introducing...GCCU's Relationship Managers



Deborah Threat-Fancher



Dianne Patrick

Many of you already know **Dianne Patrick** and **Deborah Threat-Fancher**, who have served as the corporate's Business Development Managers – Patrick since 2000 and Threat-Fancher since 1999. During this time their sole focus has been Georgia Central's members – answering questions, ensuring their needs are met, and introducing new products and services.

The solid relationships they have nurtured with members have been critical to the corporate's success. In concert with an evolving sales culture, Georgia Central has launched a new program to help Patrick and Threat-Fancher expand their roles. These dedicated team members will undergo rigorous training to develop greater depth across all of Georgia Central's product lines. At the conclusion of this program, they will be able to provide credit unions with more comprehensive support that will add value to their visits and enhance member convenience.

As a result of these changes, Patrick's and Threat-Fancher's titles have been changed to Relationship Manager – a designation that more accurately reflects the core purpose of the position they hold.

Ayers Returns to Georgia Central's Board



In October, Georgia Central's Board appointed Charlotte Ayers, President/CEO of Georgia's Own Credit Union, to its Board of Directors. Ayers will complete the unexpired term of Jan Austin, formerly of Lockheed Georgia Employees FCU, who retired from both her credit union and Georgia Central's Board in 2007.

Her rewarding experiences from prior terms and a continuing faith in the corporate and its mission led Ayers to accept the offer to rejoin the board: "I am truly looking forward to this opportunity to contribute to Georgia Central's success by playing a role once again in its governance and strategy. I have always been a supporter of the corporate because I believe strongly in the cooperative framework because it drives decisions that are in the members' best interests."

Harrell Joins Corporate as AVP/Controller



On November 5, 2007, Amanda Harrell joined Georgia Central as the corporate's AVP/Controller. Harrell replaced Chuck Marsh, Vice President/Chief Financial Officer, who retired at the close of 2007.

As AVP/Controller, Harrell's responsibilities include oversight of the Accounting Department and all functions associated with ensuring accurate record-keeping and financial reports. She also supports company objectives by providing financial analysis for key projects. In addition,

Harrell serves as a point of contact for regulatory agencies and auditors.

Harrell previously worked at the corporate as part of an internship program in 1997, and again from 1997-2001 as a Product Support Specialist and Staff Accountant. She holds a bachelor's degree in accounting and a master's of accountancy, both from the University of Georgia. Harrell, who is now a Certified Public Accountant, has spent the last five years in the auditing field, most recently at Frazier & Deeter, LLC where she served as Senior Auditor.

Phase Two for ePurchase is Now Live!

We're excited to announce that Phase Two for ePurchase is live, enabling members to execute transactions via Georgia Central's Web site at www.gacentral.org – all with just a few clicks of a mouse.

From the online rates pages, all members need to do is click on a live rate to make a purchase. Authorized users can then log into the ePD platform to conduct their transactions.

The first phase of ePurchase was launched in April 2007 when live rate quotes were added to the Web site and members began receiving Web-based confirmations for their investment purchases.

