



Chapter Reporter

1st Quarter • 2012

facebook ¹

social media expertise

Your credit union here!



Credit Union Social Media Management



Growth By Design (GBD) is pleased to roll out its new social media services for 2012. In keeping with its mission to provide innovative solutions for the ever-changing marketplace, Growth By Design has put together a package that will allow credit unions of all sizes to enter the world of social media. Our social media service offers a viable solution for credit unions that need help establishing or maintaining a Facebook presence.



GBD can create a custom Facebook design and offer ongoing maintenance services. GBD will work with a designated credit union contact to develop a monthly editorial calendar. Maintenance services include regular posts to the page, administration of the account, monitoring and response to comments. Additionally, GBD will provide weekly reports that will detail likes, exposures, new friends, comments, and more. For credit unions seeking to maximize their social media exposure, GBD offers extra services for help with custom ads, contests and videos.

- Wall
- Calendar
- Home
- Statistics
- Block

GROWTH
BY
design

Start your social media strategy today by contacting Kristi Arrington at kristia@gcu.org or call (800) 768-4282, ext. 3451.

The Power of Affiliation

The Georgia Credit Union League and Credit Union National Association (CUNA) have the experience and knowledge to provide credit unions with the tools they need for their day-to-day operations. Whether facing regulatory changes, corporate restructuring, threats from banks, or opportunities brought on by consumer confidence in the credit union structure, Georgia credit unions have stood ready.

The Georgia Credit Union League is ready to respond to various challenges as they relate to credit unions. The League has decades of experience and a breadth of knowledge in government influence and advocacy, compliance and regulatory affairs, public influence and credit union growth strategies. Your credit union's affiliation with the League affords it access to this experience, as well as a broad spectrum of information and services unavailable elsewhere under one roof.

Watch your mail for information about the collaborative results the League and CUNA have accomplished on your behalf. Thank you for your support in 2011. Your support of the League and CUNA in 2012 will guarantee a stronger voice on the Hill and at the Statehouse, greater visibility to consumers and unprecedented visibility in the financial services sector.

GEORGIA CREDIT UNION
Affiliates

CUNA
Credit Union National Association



Find us on Twitter
@GCUAGov

The GCUA Governmental Influence team is now on Twitter. Follow us for legislative updates, credit union advocacy and coordinated grassroots efforts.

Chapter Study Groups

Georgia Credit Union Affiliates (GCUA) announces the 2012 schedule for Chapter Study Groups. These study groups are designed to help educate credit union employees about important issues affecting credit unions today and to facilitate peer networking. GCUA staff assists these study groups by helping to choose educational topics, materials and speakers for self-directed study. Please plan to attend these study groups. The only cost is your time and the price of lunch!

1st Quarter 2012:

Thursday, January 19th NE Georgia Chapter	Wednesday, March 14th SE Georgia Chapter
Monday, January 30th Mountain Empire Chapter	Thursday, March 15th NE Georgia Chapter
Thursday, February 16th NE Georgia Chapter	Tuesday, March 20th Chattahoochee Valley Chapter
Monday, February 27th Mountain Empire Chapter	Monday, March 26th Mountain Empire Chapter
Wednesday, March 7th Middle Georgia Chapter	Wednesday, March 28th South & SW Georgia Chapter
Tuesday, March 13th Coastal Empire Chapter	Dates subject to change.

Note: Topics will be announced one month prior to each meeting. The other chapters' meeting dates are TBD. Contact GCUA's study group liaison, Liz Lewis at (770) 476-9625 ext. 3479, or lizl@gcua.org, or visit www.gcua.org for the most updated study group information.

Georgia Credit Union Service Corporation Partners with John M. Floyd & Associates

The Georgia Credit Union Service Corporation (GCUS) has signed an agreement with John M. Floyd & Associates (JMFA) to be the preferred provider for overdraft privilege services. JMFA OVERDRAFT PRIVILEGE® is a risk-free, 100 percent compliance-guaranteed program that helps credit unions maintain a healthy bottom line, while providing a valuable service to their members. Additionally, the program reduces the time that credit union staff spends on handling and processing NSF items; allowing them to be more focused on enhancing member service initiatives.

JMFA's reputation for providing effective performance programs and its expertise in regulatory compliance was extremely important in the decision to endorse JMFA OVERDRAFT PRIVILEGE® for use by credit unions. In today's environment, credit unions must provide their members with fully disclosed products and services that help them maintain their financial well-being.

With JMFA's highly reliable performance solutions and expert advice, GCUS can confidently meet credit unions' regulatory compliance needs. As credit unions continue to deal with a challenging economy, JMFA OVERDRAFT PRIVILEGE® also provides a reliable source of non-interest income to strengthen their bottom line and support their long-term viability.

2012 Vendor Guide Works for You

Sometimes it is difficult to find quality products and services for your credit union. Georgia Credit Union Affiliates has found a way to make that easier. The 2012 Georgia Vendor Guide has up-to-date information on a variety of credit union vendors that provide the products and services your credit union needs. It covers everything from financial planning to Internet security to risk management and much more.

The vendor guide allows you to search the vendor database either alphabetically or by category. You can also click on the hyperlinks to visit the company's Web site for more information on their products and services. The 2012 Georgia Credit Union Vendor Guide is free. Access it by logging on to www.gcua.org and clicking on the 2012 Vendor Guide link. For more information, contact Kristi Arrington at (800) 768-4282 ext. 3451 or kristia@gcua.org.



Keep Your Credit Union's Information Current

aSmarterChoice.org

aSmarterChoice.org helps consumers find and learn more about credit unions. Previously known as findacreditunion.com, aSmarterChoice.org was developed through a partnership between the Credit Union National Association (CUNA) and the state Leagues to tell the credit union story to consumers and press. It also serves to encourage potential members to consider joining a credit union. There is no charge for consumers or credit unions to use the Web site. Credit unions should make certain their information is current in the database so that consumers can locate them.

Please follow the directions below to update your credit union's information for the aSmartChoice.org database:

1. Go to <http://www.asmarterchoice.org>
2. Click on "Update Your Records" at the bottom right hand corner of the Web page.
3. Enter your User ID and Password (Please contact Nadine Ferere at nadinef@gcua.org if you don't have one.).
4. Click the "Login" button.
5. On the left side of the Web page, click "Update CU".

Online Help:

When you log into the system, click 'How To...' on the left hand menu bar and that is linked to the online manual. There are tutorials to help you become familiar with the various functions of the system.

If you have any questions, please contact Nadine Ferere at nadinef@gcua.org or (800) 768-4282, ext. 3473.

Georgia Credit Unions Get BIG Payoff From Invest in America



(l to r) Leslie Norush, National Business Consultant CU Solutions Group/Invest in America; Andrea Shorr, Marketing & Public Relations Specialist at LGE Community CU; Stephen Cohen, VP of Marketing and Community Relations at LGE; Liz Lewis, VP of Service Center Operations at GCUA.

Providing incentives to credit union members benefits the members as well as the credit unions. In fact, in December 2011, Georgia credit unions received over \$90,000 in incentive dollars collectively for their participation in the Sprint Member Discount Program offered through Invest in America (IIA), a member rewards program.

Helping members realize the vast benefits of using a credit union can be challenging. But Invest in America, offered through CU Solutions Group, has helped credit unions in Georgia and across the country earn while saying thank you to members. Georgia Credit Union Affiliates introduced credit unions to the Sprint Member Discount Program in 2009. The program offers a 10 percent discount on regularly occurring fees for new and existing individual accounts, and a 15 percent discount on business accounts. Additionally, the new Sprint activation fee for credit union members is waived. Credit unions earn simply by signing up for the program and fulfilling minimal marketing requirements.

The \$90,000 incentive payout was made to 20 credit unions in Georgia. Funds are dispersed annually based on credit unions' membership size, their marketing efforts and the number of credit union member activations nationwide. Over 1.3 million members currently take advantage of the discounts. Nationally, credit unions received \$7.3 million in marketing incentives for participation in the Sprint program during the 2010-2011 contract years.

For more information or to sign up for the program, contact Liz Lewis at (770) 476-9625 ext. 3479 or liz@gcua.org.

Education Calendar

Plan to attend these outstanding education opportunities:

February 22

Collections and Bankruptcy Updates
Atlanta, Georgia

March 18 – 22

CUNA Governmental Affairs Conference
Washington, DC

March 7 – 8

IRA Workshops: Essentials & Beyond Essentials
Raleigh, North Carolina

April 5

Uniformed Services Employment & Reemployment Rights Act (USERRA) Webinar

March 15

Regulatory Compliance Update
Duluth, Georgia

For more information, visit training.gcua.org/events.php

Sprint®



Welcoming Western Bridge Members

On December 14, NCUA announced that Catalyst was the winning bidder for the operations of Western Bridge Corporate Federal Credit Union. Since then, Catalyst has launched several initiatives to extend membership opportunities to the Western Bridge credit unions.

This development will be beneficial for existing Catalyst Corporate members because of the greater efficiencies realized by the addition of potentially hundreds of new product users. Catalyst Corporate's conservative financial projections show that the new fee income will help Catalyst Corporate reach capital targets more quickly while keeping prices competitive. Catalyst Corporate will be able to invest more of its earnings into product innovation, which translates into helping members remain relevant in a highly competitive, rapidly evolving financial services marketplace.

In January, potential members received detailed information about products, Catalyst Corporate's business plan, and capitalization instructions. Numerous Town Hall meetings are planned for the West Coast. A micro-site has been established to assist potential members. The web address is: www.catalystcorp.org/westernbridge.aspx.

Catalyst Corporate Progress Report

Catalyst Corporate is committed to transparency about how it is performing relative to the goals communicated to member credit unions. The following is an update on some key statistics:

Retain earnings ratio—In its capitalization business plan, Catalyst Corporate said it would attain the .15 percent ratio (which is required by regulation). The retained earnings ratio as of November 2011 (the latest figure available) is .26 percent.

Leverage (capital) ratio—In its capitalization business plan, Catalyst Corporate said it would attain a 4 percent ratio (which is required by regulation.) The leverage ratio as of November (the lat-

est figure available) is 5.21 percent. This ratio currently meets the NCUA's well-capitalized standard.

Additionally, Catalyst Corporate continues highly efficient operations—creating an 88.7 percent coverage ratio as of October 2011.

Catalyst Corporate has 891 members that have contributed perpetual capital of more than \$96 million.

Monthly progress reports with additional details are published in the Due Diligence section of Catalyst Corporate's Web page (www.catalystcorp.org).



Georgia Office

770.476.9704
800.768.4228

Greg Moore ext. 8301
(EVP, National Sales)

Cory Johnston ext. 8346
(VP, Investment Sales)

Amy Fuller ext. 8361
(VP, Corp Communication)

Sarina Freedland ext. 8310
(Sr. Investment Officer)

Ben Lemoine ext. 8332
(Investment Officer)

Jeff Ashe ext. 8327
(IT Security Officer)

Main fax

770.476.1593
Investments fax
678.584.9017

Plano Office

Phone: 800.442.5763 | Fax: 214.703.7915

www.catalystcorp.org

New Services

As Catalyst Corporate Federal Credit Union begins a new year, new services are in store. Catalyst is preparing to launch two new services—Mobile Capture and Lockbox Processing. The rapid rise of electronic payments has made in-house lockbox payment processing a costly commodity for some credit unions. Catalyst Corporate's lockbox processing service will give credit unions a low-cost opportunity for outsourcing lockbox payment processing.

Catalyst Corporate will round out its suite of fully integrated remote deposit services with the addition of Mobile Capture. This service will enable credit union members to deposit checks from their mobile devices, through either a stand-alone application or a mobile banking application. Details about these new products will be available on the Web site, but for additional information about the status of these products, contact an account executive at (800) 442-5763 or at contactus@catalystcorporate.org.

