



Quick Reference Guide
Programs, Products
& Services

GEORGIA CREDIT UNION

Affiliates

* **ADVOCACY**

GOVERNMENT INFLUENCE

Represents the interests of Georgia credit unions with federal and state elected officials and helps credit unions remain abreast of key legislative issues in Washington, D.C. and Georgia.

Grassroots Liaison Program

Coordinates with key leadership personnel at each credit union to educate and mobilize their staff, volunteers and members to help protect the interests of credit unions.

Grassroots Academy

State level training opportunity for credit union advocates to get to know state elected and appointed leaders and learn how to effectively influence the political process through grassroots activities.

GA CUPAC/CULAC

Coordination of the credit union system's political action committees, from the Georgia perspective, at both the state and federal levels. Their purpose is to pool funds to increase the political effectiveness of the credit union movement.

Project Zip Code

Secure, user-friendly tool for credit unions to match their membership to federal and state districts by using zip code information only.

Legislative Hikes/Hikes At Home

Coordination of grassroots visits for credit union advocates to meet with Georgia state and federal legislative leaders in the State Capitol, in Washington, D.C. and in the local districts to discuss key issues.

REGULATORY INFLUENCE

Represents the interests of Georgia credit unions with state and federal regulators and maintains relationships with the Department of Banking and Finance and NCUA. Staff gathers information from credit unions to formulate regulatory policy and to respond to proposals.

PUBLIC INFLUENCE

Works with the media and consumer groups to tell the story of credit unions at a statewide level. Also provides credit unions with tools, templates, talking points and other resources to tell their stories and cultivate relationships with local media, communities and consumer groups.

Media Relations

Offers tips to communicate with local media to secure favorable coverage of credit union interests. Provides a database of media organizations throughout Georgia.

News Briefs

- Consider This - Monthly e-news brief sent directly to consumer and financial journalists to provoke their thinking on current topics affecting Georgians.
- Paying Attention...To People and Their Money - Quarterly e-news brief sent to consumer and financial journalists in traditional and non-traditional media to assist in positioning credit unions as experts on consumer finance.

Quarterly Consumer Survey

Keeping a finger on the pulse of consumer sentiment, spending, saving and other trends to help craft stories that gain media attention.

Social Media: Facebook

Extend the credit union message to younger audiences by developing a presence on Facebook: Posting creative videos, informative messages and repurposing other content to enhance the visibility of credit unions.

Crisis Communications

Offers a variety of crisis communication tools, disaster planning techniques and business continuity strategies to help credit unions prepare for potential crisis situations.

REAL Deal Outreach Campaign

Framework of four areas where credit unions help people of modest and moderate means have the knowledge to make good financial decisions and provide them with tangible programs.

- REAL Sources - Informational resources to improve consumer financial knowledge.
- REAL Programs - Products and services provided by credit unions to assist individuals in achieving their financial goals.
- REAL Community Help - Credit union participation in community activities and charitable programs.
- REAL Partnerships - Formal relationships between credit unions and other organizations that provide outreach services to individuals of modest and moderate means.

Awards Programs

Provides guidance to credit unions seeking to enter recognized industry awards programs including:

- Desjardins Youth Financial Education Award
- Dora Maxwell Social Responsibility Award
- Louise Herring Award for Philosophy in Action
- Moses C. Davis Award

* **RELATIONSHIP PROGRAM**

Develops in-depth relationships with credit unions to help them with their tactical and strategic goals and to set expectations for coming years.

COMPLIANCE RESOURCES

* **COMPLIANCE INFOSIGHT**

Online compliance resource for Georgia credit unions offering accurate, concise and detailed information and policies on the vast array of compliance issues facing credit unions.

* **COMPLIANCE HOTLINE**

Telephone access to experts who answer your questions about compliance and operational issues

CREDIT UNION COMPLIANCE SPECIALIST PROGRAM

This program includes the recruitment and training of a compliance specialist who is then leased to credit unions to provide compliance support.

* INFORMATION RESOURCES

Publications

- [Annual Report](#) - Yearly financial and performance report.
- [Chapter Reporter](#) - Updates offering insight into products, services and events.
- [Connection](#) - News magazine on credit union issues and policy perspectives, highlighting Georgia's activities.
- [Creating Influence](#) - The latest news and information regarding credit union advocacy.
- [Grassroots Liaisons](#) - Quarterly publication encompassing political, election and legislative issues.
- [InfoSight Compliance e-Newsletter](#) - e-newsletter dealing with research and compliance issues of interest to credit unions.
- [Model Code of Ethics](#) - Model code of proper ethical standards and expectations for credit unions.
- [Owner Insight](#) - "Behind the headlines" insight regarding management-level issues.
- [R & I Bulletin](#) - Compliance bulletin offering an in-depth analysis of a particular rule or regulation.
- [Regulatory Response Comment Letters](#) - Provides regulatory authorities with credit union views on issues related to existing and proposed regulations at the state and federal levels.
- [Resource Guide](#) - Directory of Georgia credit unions and credit union organizations.
- [Statistical Report](#) - Includes an annual listing of credit unions by year-end assets along with other year-end statistics covering assets, loans, savings, employees and members. Also includes a consolidated income statement and balance sheet for all Georgia credit unions.

*Credit Union Locator

Internet-based credit union locator (www.findacreditunion.com) that matches consumers with credit unions they might be eligible to join.

PROFESSIONAL DEVELOPMENT

Education and Training

Produces complete educational programs designed to meet the custom training needs of credit union volunteers, staff and management. Programs provide job-specific training, professional recognition and networking opportunities.

Self-Study Training Programs

Staff can take training at their own pace while earning professional credits.

Webinars/Audio Conferences/e-Schools

Online presentations and Q&A sessions on specific topics.

Books & Video Library

Purchase books and videos from the large library of credit union information available through a partnership with CUNA at www.gcuu.org.

GEORGIA CREDIT UNION FOUNDATION (GCUF)

Field Consulting

Supports an active program of in-the-field, front-line and management training for credit unions with assets of \$35 million or less focusing on strategic development and new product and service implementation.

Educational Scholarships

Educational scholarships for Affiliates-sponsored programs or conferences, and for SRCUS, CPDOnline (VAP, STAR, MERIT and VLP) programs.

Member Service Grants and Support

Grants for strategic planning, member research, marketing planning and materials, audit services and similar assistance needed to place credit unions on firm ground.

Operational Grants

Grants for marketing and business development activities. Equipment and auditing grants may be approved on a case-by-case basis.

Disaster Relief

Grants to assist credit unions, their staffs and their communities in times of need caused by catastrophes such as flooding and tornadoes. Direct contributions are available to those who have suffered damage or loss.

National Service

Aids credit union development and disaster relief through its support of the National Credit Union Foundation.

International Service

Georgia's People-to-People Partnership Program with Poland receives Foundation support for cross-cultural exchange programs benefitting Georgia and Polish credit unions. The Foundation also supports educational and disaster relief programs for credit unions in other countries.

PAYMENTS

CHECK-INITIATED PAYMENTS

Check Imaging

Electronic member statements that include hyperlinks to interactive images of members' checks. Members can also access research tools for viewing archived check images and can purchase images on CD.

Deposit Chek®

Partnership with Early Warning Services, LLC to deliver check fraud and risk management services. Participants in this program receive information early in the collection process that identifies account status information, stop payments, closed accounts, negative accounts, counterfeit items and high-risk items.

Item Processing

- **Branch Capture** - Allows credit unions to substitute paper checks with an electronic equivalent during the check clearing process.
- **Remittance Processing** - Processes credit card and loan payments and encodes the checks and advices. The information on the advices is captured on high-speed reader sorters and a file is created for transmission to the credit union. The checks are prepared for deposit at the Federal Reserve and credit is passed to the credit union.
- **Share Draft Processing** - Intercepts credit unions' member share drafts from the Federal Reserve Bank and other financial institutions. The information from the drafts is transmitted to the payer credit union or its service bureau for posting to members' accounts. Images of paid drafts may be received on CD ROM for archival. Members can receive images of all their paid share drafts for a year.

Share Draft Printing

Check printing services are offered at a discount to credit unions that use our services for share draft processing and check orders for members.

CARD-INITIATED PAYMENTS

ATM & Debit Services

Offers ATM and debit cards as well as terminal driving to credit unions at affordable prices and assists in all program aspects from cost analysis and implementation to daily maintenance. As a collective group, credit unions are able to receive preferred pricing for these services and additional support from staff and the EFT Council.

Credit Card Services

Offering four distinct credit card programs. Credit unions that are part of the group for credit card processing receive preferred pricing and additional support.

- **Full Service** - Allows outsourcing of payment processing, chargebacks, cardholder customer service and more. Provides daily support and customer service to the credit union staff.
- **Self-Administered** - Allows more control, because the credit union can perform its own customer service, payment processing and chargeback processing.
- **Pass-Through** - Allows the credit union to process credit card data on its host system, giving the credit union the responsibility of generating reports, processing statements, running promotions, processing chargebacks and payments and providing customer service.
- **EZ Launch** - Allows the credit union to offer credit cards to members and eliminate back-office work without carrying credit card loans on their books and without any other risk or exposure.

CUMoney Gift Cards

CUMoney Gift Cards carry the Visa logo on the front of the card, are instantly issued at your branch office and are only loaded once with value at the time of purchase. The cards can be used at the 20 million Visa locations worldwide where the cards are accepted and have no PIN network access.

CUMoney Reloadable General Purpose

CUMoney PrePaid debit cards carry the Visa logo on the front of the card, are embossed with your cardholder's name and your members can add value to the card at any time. In addition to the 20 million Visa locations worldwide where the cards are accepted, the reloadable cards also work at ATMs and merchants anywhere your members see the Plus or Interlink (pinned based POS) networks. Cards are not directly linked to savings or share draft accounts. However, funds are loaded from only the member's credit union accounts. These cards are great for members that do not qualify for a traditional debit card (students, second chance checking accounts) or those who do not want a card tied to their credit union accounts for various reasons (like online shopping).

CUMoney Visa TravelMoney

CUMoney Visa TravelMoney prepaid debit cards carry the Visa logo on the front of the card, are instant issue cards and your members can add value to the card at any time. In addition to the 20 million Visa locations worldwide where the cards are accepted, the Visa TravelMoney reloadable debit cards also work at ATMs and merchants anywhere your members see the Plus or Interlink (pinned based POS) networks. Cards are not directly linked to savings or share draft accounts. This gives members peace of mind when traveling since the cards aren't tied to their accounts at the credit union.

SHARED BRANCHING

This network provides credit union locations nationally and regionally without the expense of building new branches. Georgia has 135+ outlets. Nationally, there are over 4,000 locations. Transactions include deposits, transfers, withdrawals and loan payments.

- **Issuers** - Allow their members to conduct transactions through other credit unions (outlets) and credit union service centers, as well as their own branches.
- **Acquirers** - In addition to the above, acquirers also accept and process transactions from members of other credit unions that belong to the network.

Additional Services

- **Kiosks** - Shared branching now offers an additional solution for members to access their accounts through Co-Op's Shared Branching kiosk. Kiosks allow members a self-service way to process transactions. Kiosks are also programmed to provide service to guest members.

ACH

Provide receipt of ACH files, handling of returned items and notification of changes; origination of payroll for credit union employee groups, collection of loan payments from other financial institutions and resolving ACH exceptions by dealing with the Federal Reserve and other financial institutions on behalf of credit unions.

MEMBER DATA MATCH SERVICES

To help credit unions comply with federal and state regulations, offers assistance with OFAC compliance, Patriot Guard and the Financial Institution Data Match (FIDM) Program. Runs Project ZIP Code (PZC) Program for credit unions.

STATEMENTS

Statement Printing

Traditional printed member statements offered in three business days for monthly statements and four business days for quarterly statements.

E-statements

Allows secure, electronic delivery of members' periodic statements.

PRODUCTS & SERVICES

AUDITING SERVICES

Offers a range of auditing services.

Supervisory Committee Audits

Provides the board of directors, supervisory committee, credit union management and regulatory authorities with an independent review of a credit union's financial condition in accordance with regulatory requirements for a supervisory committee audit.

Internal Audits

Services include internal control reviews and assessments, process improvement reviews, cash management reviews, regulatory compliance reviews and review of control systems over investments, loans, deposits and branches.

Technology Consulting

Services include technology planning, security of member information, vulnerability assessment and testing, Web site compliance, vendor review and selection, and ACH and TG-3 compliance reviews.

Member Account Verifications

Services include performance of complete account verification process including compilation of results, procedural review and reporting, and technical and educational assistance.

BSA OFAC Compliance Reviews

Complete compliance review assistance and consultation.

MEMBER RECRUITMENT & RETENTION SURVEY PROGRAM

Offers a survey program using the Net Promoter Score (NPS) as the baseline for tracking and validating progress to help credit unions recruit and retain members. Credit unions can categorize surveyed members into three groups based on their willingness to recommend the credit union. This and other data provides meaningful insight into members' perceptions of the credit union. The survey is accompanied by consultation and support.

OFFICE DEPOT DISCOUNT SHOPPING PROGRAM

Partnered with Office Depot to bring volume discounts on office furniture and supplies to credit unions. All credit unions receive the same discounted pricing despite size.

MARKETING SERVICES - GROWTH BY DESIGN

Offers a full line of marketing, branding and business development services to help credit unions grow. Services include:

Shared Marketing Specialist Program

Recruits, trains and then places a marketer in your credit union for a specified period of time each month to handle all of your marketing needs.

Identity and Image Campaigns

CU Name/Slogan/Theme origination; corporate logo design, brand design, special event theme design and application of designs to corporate materials.

Marketing & Business Development Plans

Step-by-step outline of marketing and business strategies to help credit unions in member growth, product/service penetration growth, charter conversions, SEG penetration and results measurement.

Predesigned Marketing Items

Affordable, predesigned marketing promotions with customizable copy for specific credit union needs.

Special Marketing Programs

Choose from a variety of customizable marketing programs such as switch kits, kid/college clubs, credit/debit card marketing programs, SEG packages, new member packages and more to help credit unions grow.

Print Marketing

High quality, professional print marketing pieces including statement inserts, lobby brochures, specialty posters, billboards, postcards, tent cards, banners and exhibit graphics.

Print, TV, Video

Provides custom and professional video production, TV commercials, radio voiceover/spots, newspaper and magazine designs/placement.

Market Research

Services include focus groups, surveys and mystery shopping programs.

HUMAN RESOURCES

Services include recruitment, performance management, coaching and/or counseling documentation, compensation and salary administration, payroll solutions and health/benefits administration and consultation.

WEB SERVICES - CU SUPPORTNET

Development and Maintenance

Services include new site design and launch, site redesign and ongoing maintenance packages.

Web-based Surveys

Affordable, easy-to-use Web-based survey packages are available.

HTML Email Marketing

Credit unions can purchase off-the-shelf or custom HTML emails along with an email marketing program to drive traffic to their Web site, build and manage email contact lists and measure results.

Streaming Video Services

Quick and inexpensive educational streaming marketing videos for credit union Web sites.

Turbo Tax Online

Turnkey online program allowing credit union members to prepare and file their tax returns.

Podcasts

Off the shelf and custom podcasts for credit union Web sites.

CONSULTATIVE ASSISTANCE

*** Accounting Training & Assistance**

Advice and staff training in accounting procedures using the STAR Program Accounting Track Modules.

*** Budget Assistance**

Assistance with analytical and decision-based budgeting including advice in asset growth, loan and investment activity, share growth, ROA and capitalization. Business Plan Development Assistance with the development of various levels of business plans.

*** Chapter Planning Assistance**

Assistance with chapter planning, speaker acquisition and program coordination.

Charter and FOM Changes

Guidance when planning for charter and field-of-membership changes along with assistance in preparing packages for credit unions looking to expand their field of membership into low-income, community or residential areas.

*** Financial Impact Analysis/Building and Facilities Plan**

Assistance with 5-year pro-forma balance sheet and income statement to analyze the impact of purchasing fixed assets as well as adding a branch office.

*** Handling Regulators' & Examiners' Findings**

Aid in resolution of regulator and examiners' findings.

*** New Credit Union Formation**

Assistance in applying for a new credit union charter with NCUA or Georgia Department of Banking and Finance.

*** Credit Union Study Groups**

Assistance in choosing educational topics, materials and speakers for self-directed regional credit union study groups.

STRATEGIC PLANNING SERVICES

Assists credit unions in preparing for the future by facilitating strategic planning sessions. This includes meeting with credit union management in advance to prepare for the session, facilitating the session and preparing a final planning report. The report summarizes the topics discussed during the session and identifies the areas of focus and goals approved during the meeting.

BROKERAGE SERVICES

Brokerage services are available through CUNA Mutual Group's MEMBERS Financial Services Program.

FORMS & DOCUMENTS

Acts as liaison between credit unions and CSSI in ordering supplies and forms for various services. Services include deposit account forms, credit card applications and agreements, debit card forms and lending forms.

* Dues supported services