

Small Asset Size Credit Union Forum



April 14, 2010

Agenda

April 14, 2010

- LSCU Update – Patrick La Pine
- SAS CU Support and Development Update – Laura Vann
 - SAS CU Support
 - Chapter Regions Overview
 - CU Initiatives Account Review
 - SAS Toolkit Information
- Financial Education Resources – Laura Vann and Amber Tynan
 - Financial Literacy Resources on Website
 - Financial Literacy Facebook Introduction
- Compliance Update – Bill Berg and Scott Morris
 - Compliance Support
 - Compliance Help Line
 - InfoSight
 - Credit Union Custom Performance Report
- Overview of CU-ACE – Ashley Mobley
 - Audit Solutions
 - Compliance Solutions
 - Management Consulting
- Education Highlights – Joy Breedlove
 - Conference & Workshops
 - Distance Learning
 - Leadership Councils
 - LSCU Convention & Exposition
 - Customizable Training
- Questions – Patrick La Pine and or Laura Vann
- Date of Next Forum - ***June 16, 2010 at LSCU Convention & Exposition***

LSCU Update



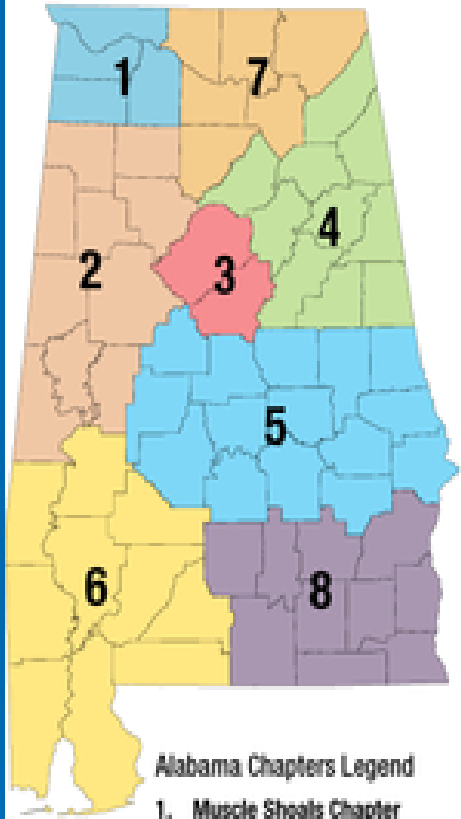
SAS CU Support and Development



SAS Support & Development

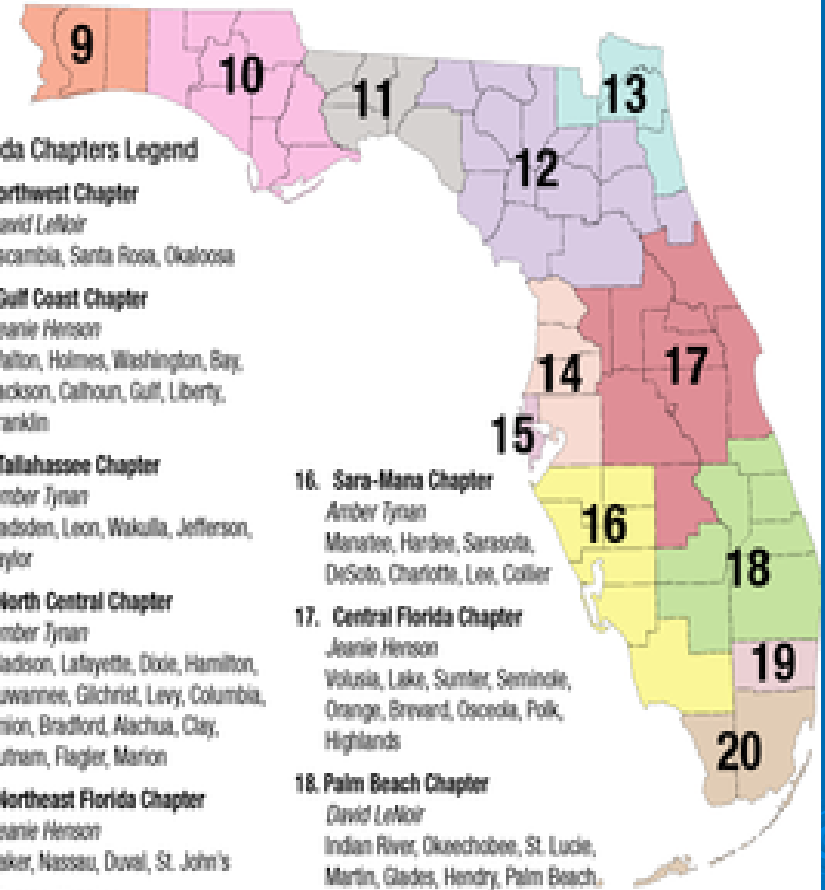
- Staff on the road conducting face-to-face meetings with SAS credit unions.
 - Learning about your operations and your needs.
 - Designing robust & flexible programs to meet diverse needs of SAS credit unions.

LSCU Chapter Regions



Alabama Chapters Legend

1. **Muscle Shoals Chapter**
Adena Whitman
Lauderdale, Colbert, Franklin, Lawrence
2. **Tuscaloosa Chapter**
Adena Whitman
Marion, Winston, Fayette, Lamar, Walker, Pickens, Tuscaloosa, Greene, Hale, Sumter
3. **Birmingham Chapter**
Adena Whitman
Jefferson, Shelby
4. **Cheaha Chapter**
Adena Whitman
DeKalb, Cherokee, Etowah, Blount, St. Clair, Calhoun, Cleburne, Talladega, Randolph, Clay
5. **Montgomery Chapter**
Jeanie Henson
Bibb, Perry, Dallas, Chilton, Autauga, Lowndes, Coosa, Elmore, Tallapoosa, Lee, Montgomery, Russell, Bullock, Macon, Chambers
6. **Mobile Chapter**
David LeNoir
Choctaw, Marengo, Wilcox, Monroe, Clarke, Conecuh, Washington, Escambia, Mobile, Baldwin
7. **Northeast Chapter**
Adena Whitman
Limestone, Jackson, Madison, Marshall, Morgan, Cullman
8. **Wiregrass Chapter**
Jeanie Henson
Bulter, Pike, Barbour, Crenshaw, Covington, Coffee, Geneva, Houston, Henry, Dale



Florida Chapters Legend

9. **Northwest Chapter**
David LeNoir
Escambia, Santa Rosa, Okaloosa
10. **Gulf Coast Chapter**
Jeanie Henson
Walton, Holmes, Washington, Bay, Jackson, Calhoun, Gulf, Liberty, Franklin
11. **Tallahassee Chapter**
Amber Tynan
Gadsden, Leon, Wakulla, Jefferson, Taylor
12. **North Central Chapter**
Amber Tynan
Madison, Lafayette, Dixie, Hamilton, Suwannee, Gilchrist, Levy, Columbia, Union, Bradford, Alachua, Clay, Putnam, Flagler, Marion
13. **Northeast Florida Chapter**
Jeanie Henson
Baker, Nassau, Duval, St. John's
14. **Tampa Chapter**
Amber Tynan
Citrus, Hernando, Pasco, Hillsborough
15. **Pinellas Chapter**
Amber Tynan
Pinellas
16. **Sara-Mana Chapter**
Amber Tynan
Manatee, Hardee, Sarasota, DeSoto, Charlotte, Lee, Collier
17. **Central Florida Chapter**
Jeanie Henson
Volusia, Lake, Sumter, Seminole, Orange, Brevard, Osceola, Polk, Highlands
18. **Palm Beach Chapter**
David LeNoir
Indian River, Okechobee, St. Lucie, Martin, Glades, Hendry, Palm Beach
19. **Broward Chapter**
David LeNoir
Broward
20. **Southernmost Chapter**
David LeNoir
Miami-Dade, Monroe

CU Initiatives Account

- \$400 Account in Your Credit Union's Name.
 - LSCU Education & Training Events.
 - STAR/MERIT/VAP Modules.
 - LSCU Strategic Planning Sessions.
 - LSCU Service Corp Products.

SAS Toolkit

- BSA Risk Assessment Questionnaire.
- Budget Template.
- Business Plan Template.
- CUNA Small Credit Union Salary Survey.
- Web-based Training for Volunteers.
- Other Resources for Operational, Member Service and Financial Solutions.

Financial Education Resources

- Consumer Federation of America's Fake Check Scam Program 
- Best Practices, Tips for Use in Newsletters, Join The Conversation on...



SAS Development & Support

- Feedback is important as we continue to develop our programs tailored to the needs of small asset size credit unions.
- Contact Information:
 - LSCU President/CEO Patrick La Pine
 - Patrick.lapine@lscu.coop or 850.212.3160
 - VP of Cooperative Initiatives Laura Vann
 - Laura.vann@lscu.coop or 866.231.0545, ext. 2181

Contact Information for Member Relations Team

- Adena Whitman, 866.231.0545, ext. 2134;
adena.whitman@lscu.coop
- Jeanie Henson, 866.231.0545, ext. 1038;
jeanie.henson@lscu.coop
- David LeNoir, 866.231.0545, ext. 2158;
david.lenoir@lscu.coop
- Amber Tynan, 866.231.0545, ext. 1154;
amber.tynan@lscu.coop

Compliance Update



Compliance Support

- Scott Morris, new Director of Compliance, joined staff on March 22nd.
 - Extensive background with Alabama financial institutions.
 - Based in Birmingham.
 - Providing assistance with compliance helpline.

Compliance Help Line

- Delivers compliance advice, information and recommendations.
- Provides authoritative, definitive and accurate information to assist in the day-to-day operations of credit unions.

➤ Online Compliance Manual

- Federal, Alabama and Florida-specific content
- Checklists for compliance
- Direct links to laws and regulations
- Frequently asked questions

➤ Compliance Calendar

- Regulatory Compliance Effective Dates
- Operational Compliance Event Dates

- Advertising
- Bank Secrecy Act
- Board Responsibilities
- Business Continuity Planning
- Field of Membership
- Loans
- Model Policies

Credit Union Custom Performance Report

- 35+ page financial analysis document that will be provided quarterly for each credit union (upon the release of the NCUA call report data).
- Provides insight and due-diligence into a credit union's financial performance.
- Customized and individualized for each credit union.
- Highlights key performance areas in a way that can be reviewed in a single Board meeting.
- It will be provided FREE of charge to each affiliated credit union.

Regulatory Affairs Contact Information

- Bill Berg, Vice President of Regulatory Affairs
 - 866.231.0545, ext. 1028
 - bill.berg@lscu.coop
- Scott Morris, Director of Compliance
 - 866.231.0545, ext. 2165
 - scott.morris@lscu.coop

Overview of CU-ACE



CU-ACE Overview

➤ Audit Solutions

- Interim Audit Services.
- Opinion Audits.
- Supervisory Committee Audits.
- Verification of Members' Accounts.

CU-ACE Overview

➤ Compliance Solutions

- ACH Audits.
- Bank Secrecy Act – Security Review Audits.
- Consumer or Mortgage Lending Audits.
- OFAC Assessments.

CU-ACE Overview

➤ Management Consulting

- Bond Claims and Special Investigations.
- Change of Management Audits.
- Reconciliation Services.

CU-ACE Contact Information

- Ashley Mobley, Assistant Vice President,
CU-ACE
 - 866.231.0545, ext. 2121
 - ashley.mobley@myleverage.com

Education Highlights



Education Highlights

- Conferences & Workshops
- Distance Learning
- Leadership Councils
- Annual Convention & Exposition
- Customizable Training

Conferences & Workshops

- April 15
 - Regulatory Compliance-Birmingham
- May 4
 - Regulatory Compliance-Jacksonville
- May 18
 - BSA Essentials & Advanced-Birmingham
- July 20
 - BSA Essentials & Advanced-Tuscaloosa
- August 1-4
 - Supervisory Committee Conference-Point Clear, AL

Distance Learning

- April 20
 - Opt-in-Fee-Generating Services
- April 22
 - Saving Money by Going Green
- June 8
 - Employee Use of Social Media
- June 17
 - Retaining & Motivating Staff



**ON THE PATH: UNITED.
STRONGER. DETERMINED.
2010 LSCU
Convention & Exposition**

LSCU Convention & Exposition

- June 16-18, 2010 at JW Marriott Orlando Grande Lakes Resort.
- Highlights:
 - Political Commentators Tucker Carlson & Paul Begala.
 - Dinner, Dance & Silent Auction.
 - Annual Golf Tournament Benefiting Children's Miracle Network.
 - Two Days of Education Breakout Sessions.
 - Six Hours of Exhibit Hall Time.
 - Exciting Guest Events.

Education

Contact Information

- Joy Breedlove, Vice President of Education
 - 866.231.0545, ext. 2162
 - joy.breedlove@lscu.coop

Questions?



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