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**To:** staff@njcul.org  
**Conversation:** The Daily Exchange -- February 21, 2014

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February 21st, 2014

Today's News:

- › Taking a Mulligan -- Save the Date!
- › CUNA's 'Risk-Based Capital Action Center' Goes Live
- › Book Your Hotel Room and Secure Your Seat at CU Reality Check!
- › Join the National 'Don't Tax' Social Media Blitz Next Tuesday!
- › Southern Chapter Meeting March 25th: Hear from Attorney Michael DuPont on How to Keep Your CU Out of Court
- › Tax Discussion Draft Out Next Week Amid Largest Annual Gathering of CU Advocates, All-Hands Call-to-Action Continues
- › NJCUL Education Offerings by CU Department
- › Matz Plans New Series of 'Listening Sessions' on Wide Range of Topics
- › February 2014 Issue of NJ DNA Newsletter Now Available
- › CO-OP and Alkami

**Taking a Mulligan – Save the Date!**

We're taking a mulligan on the date for our 2014 League Golf Outing. The new date for NJCUL's 26th Annual Golf Tournament is Friday, May 9, 2014 at the beautiful Forsgate Country Club in Monroe, NJ.

Now is the time to be thinking about balmy temperatures, blue skies and soft green grass. Get ready to put aside your skis, reach into your closet, and pull out your golf bag, because golf time is here! Registration materials will be available soon.



Until then, mark your calendars!

[ [BACK TO TOP](#) ]

**CUNA's 'Risk-Based Capital Action Center' Goes Live**

***Credit Union Risk-Based Capital Comments will Get Boost from CUNA Tool***

MADISON, Wis. – CUNA's online "Risk Based Capital Action Center" went live Thursday on [www.cuna.org/riskbasedcapital](http://www.cuna.org/riskbasedcapital). Based on the same grassroots implemented in the Don't Tax My Credit Union campaign, but retooled for a regulatory focus, CUNA is hoping to use this site to put pressure on NCUA to fix this misguided proposal.

In addition to a brief background about the rule, as well as a summary of CUNA's concerns in bullet point form, the site will allow CUNA members to directly write NCUA. Quickly and efficiently, users can submit a comment letter electronically with the click of a mouse. CUNA has included sample opening and closing paragraphs and list

Partner to Provide Fully-Integrated Online and Mobile Banking Payment Solution

Credit Unions, Mark Your Calendars



## Are You Ready to Get Real???

Don't miss out on the one and only hard-hitting conference taking on all the issues that you need to know about. Join us March 10-12th at Harrah's Resort in Atlantic City for CU Reality Check 2014!

Check out [www.curealitycheck.com](http://www.curealitycheck.com) for more information and to register! Please keep in mind that the deadline to secure a hotel room at the reduced rate is Feb. 28th.

### Upcoming Events:

March 11, 2014  
VirtualCorps Webinar:

of questions users can respond to in order to edit and personalize their own letter. Users are not required to address all of the questions, just the ones for which they would like to comment. They can, of course, include comments on other topics not listed.

"We think that comment letters on this proposal will make a real difference, and so it is very important that we generate as many as possible," said CUNA President/CEO Bill Cheney. CUNA will automatically have a copy of all letters sent through the site and will also collect letters to give to Members of Congress, media, and other stakeholders in DC to demonstrate why they should care about the rule as we put more pressure on NCUA in ways we might not typically do in rulemaking proceedings.

Click [here](#) for CUNA's detailed summary of the proposed rule.

CUNA has [produced its own calculator](#) that lets CUNA-member credit unions consider changes in their balance sheets.

CUNA has also prepared an "Inside Exchange" [video](#) discussing the proposal.



[ [BACK TO TOP](#) ]

## Book Your Hotel Room and Secure Your Seat at CU Reality Check!

*It's Not Too Late to Get Your Reservations and Registrations in!*

The [hotel](#) reservation deadline for Credit Union Reality Check has been **extended to Friday, February 28th!** Reservations made after this extended Feb. 28th cut-off date are on a space availability basis at current hotel rack rate. Take advantage of the **reduced rate of \$49 per room per night** (plus applicable taxes and fees) and make your reservations at Harrah's Casino Resort in Atlantic City today!

**It's also not too late to [register](#) for the conference!** Be sure to register today to join the action taking place March 10-12th!!

[Why Reality Check?](#) Attendees get to learn about some of the most pressing issues facing credit unions and get real-world views on how to tackle these issues. It offers up hot topics covered by prominent speakers. From Professor of



**Give Social Media 101  
for Credit Unions**  
3:00 pm to 4:00 pm  
[More Information Click Here](#)

**March 12, 2014**  
**Webinar: Comprehensive  
Notary Training**  
3:00 pm to 4:30 pm  
[More Information Click Here](#)

**March 18, 2014**  
**Full-Day: Cross-Selling from  
the Credit Report**  
Location: NJCUL and via  
Video Conference  
10:00 am to 2:00 pm  
[More Information Click Here](#)

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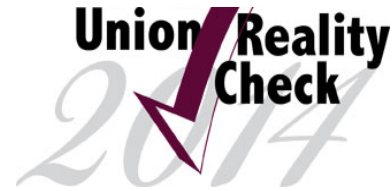
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Staver, you'll hear from experts on  
a wide range of topics focused on  
credit unions' real-world  
challenges, and possible solutions.



**Don't miss out! Click [here](#) to register.**

Thank you to our sponsors who make Reality Check possible: Alloya Corporate FCU, Alpha Omega Laser, CO-OP Financial Services, *Credit Union Journal*, CUinsight, CUNA, CUNA Mutual Group, Federal Home Loan Bank of New York, Financial Services, Inc. (FSI), Invest in America, LendKey, Mid-Atlantic Corporate FCU, Symbionce, and UBS.

[ [BACK TO TOP](#) ]

## Join the National 'Don't Tax' Social Media Blitz Next Tuesday!

WASHINGTON – CUNA is launching its third round of #DontTaxTuesday during its Government Affairs Conference (GAC) next week, where over 4,000 credit union attendees will gather to make an impact through Capitol Hill visits and forward-thinking initiatives.



While credit union representatives take to the Hill next Tuesday, Feb. 25th, the credit union movement will take the powerful "Don't Tax My Credit Union!" message to social media for #DontTaxTuesday. All throughout the day, credit unions will put on a social media advocacy blitz targeted at Capitol Hill to deliver the "Don't Tax My CU!" message.

The major social media push will use Twitter, Facebook, as well as CUNA's own "Don't Tax My Credit Union" Web sites—in [Spanish](#) and [English](#)—to generate tweets, Facebook posts, and e-mails to lawmakers.

You can find your legislators' Twitter handles [here](#). On Facebook you can include your Senators and Representative in a post by typing the @ sign and then typing their name.

Your message can be as simple as, "Please #DontTaxMyCU @RepJonRunyan @SenBookerOfc @SenatorMenendez", or it can be more personalized, "I was able to get a mortgage through my #creditunion b/c it's more affordable. #DontTaxMyCU @RepJonRunyan @SenBookerOfc @SenatorMenendez" if you lived in New Jersey's 3rd Congressional District.

Let's take our "Don't Tax My Credit Union!" message to our lawmakers while our presence is felt in DC!

[ [BACK TO TOP](#) ]

## Southern Chapter Meeting March 25th: Hear from Attorney Michael DuPont on How to Keep Your CU Out of Court

MAYS LANDING, N.J. – The Southern Chapter of Credit Unions will hold a meeting on Tuesday, March 25th during which credit union attorney Michael DuPont will discuss ways to keep your credit union out of court.

The dinner meeting will be held at Cousin Mario's in Mays Landing, N.J., with cocktail hour beginning at 6 p.m. and the dinner/meeting beginning at 6:30 p.m. For a cost of \$24 per person, you'll have many dinner buffet choices including eggplant rollatini, roast beef, and chick marsala.



For more information and the [registration form](#), click [here](#).

The registration deadline is March 20th, 2014.

Chapter meetings are not limited to credit unions in that chapter only. All meetings are open to any NJCUL member credit union, regardless of their chapter affiliation. Please feel free to attend any chapter meeting to mix and mingle!

More Chapter information as well as the dates of all upcoming Chapter meetings is available on the League Web site at [www.njcul.org/chapters.aspx](http://www.njcul.org/chapters.aspx).

*Please note: Only New Jersey Credit Union League preferred vendors are able to attend NJCUL Chapter events and meetings.*

## Tax Discussion Draft Out Next Week Amid Largest Annual Gathering of CU Advocates, All-Hands Call-to-Action Continues

WASHINGTON – House Ways and Means Committee Chairman Dave Camp (R-Mich.), in a memo to Republican committee members, said he plans to release draft reforms to the U.S. tax code the week of Feb. 24, according to reports in *Bloomberg BNA* and *Politico*.

CUNA will have some 4,000 credit union advocates in Washington for its annual Governmental Affairs Conference (GAC) starting Feb. 23, and CUNA EVP John Magill said earlier this week that the timing of having thousands of credit union advocates available for Capitol Hill meetings could not be any better with the expectation of the release of Camp's discussion draft for tax reforms.

It was almost exactly a year ago, in fact, that House Speaker John Boehner (R-Ohio) used the CUNA 2013 GAC as the platform to discuss reform of the country's tax code.

In response to news of the Camp memo Wednesday, CUNA President/CEO Bill Cheney said, "For the past nine months, CUNA, the state credit union leagues, and credit unions have been contacting members of Congress and urging them 'Don't Tax My Credit Union.' After more than 1.3 million contacts with lawmakers through that campaign, we're hopeful that our advocacy message got through."

Cheney added, "Regardless of what is contained for credit unions, if anything, in Chairman Camp's plan next week, we will continue to defend the credit union tax exemption—because it's all about our structure as not-for-profit, cooperative financial institutions that exist to provide service to their members."

According to *Bloomberg BNA*, the Camp memo said now is the time to pursue a tax overhaul in the interest of boosting the economy.

The article noted that if Camp sticks to his earlier outlines of draft reforms, his new legislation would cut back tax credits and deductions in pursuit of a lower tax rate.

The nationwide [Don't Tax My Credit Union](#) grassroots campaign continues. CUNA and the NJCUL are encouraging credit union supporters to keep on [emailing](#) and [tweeting](#) their lawmakers even if they've done so already. It's all about the numbers at this point, according to NJCUL Director of Government Affairs Chris Abeel.

In addition to GAC, next week CUNA will launch its third DTMCU Tuesday to encourage credit union advocates across the nation to ratchet-up their grassroots advocacy (see related story above).

[\[ BACK TO TOP \]](#)

## NJCUL Education Offerings by CU Department

HIGHTSTOWN, N.J. – Check out the simple and easy way for credit unions to view our upcoming education sessions listed by credit union department.

Below is a list of upcoming sessions by department. This list will be updated each week and included in each Friday's edition of the *Daily Exchange* so you can plan ahead for the coming weeks.

There is also an online chart of upcoming sessions color-coded by department; this way credit union employees and volunteers can get a glimpse of upcoming education sessions that pertain to them.

(Click to enlarge)

| Date    | Session Type | Session Title  | More Info   |           |
|---------|--------------|--|---|-----------|
| 2/25/14 | Full Day     | Teller Training for Frontline Staff                                  | <a href="http://bit.ly/1Jm0t5U">http://bit.ly/1Jm0t5U</a> | Lending   |
| 2/25/14 | Webinar      | The ALL in Troubled Debt & Foreclosed Asset Restructuring            | <a href="http://bit.ly/1Jm0t5U">http://bit.ly/1Jm0t5U</a> | Frontline |
| 2/26/14 | Webinar      | What is That Personal Tax Return Telling Me? Part 2: Schedules E & F | <a href="http://bit.ly/1Jm0t5U">http://bit.ly/1Jm0t5U</a> | Directors |

|         |                      |  |   |             |
|---------|----------------------|--|---|-------------|
| 2/27/14 | Webinar              | Essential HR Recordkeeping from Hiring to Firing                                     | <a href="http://bit.ly/1no079g">http://bit.ly/1no079g</a> | Compliance  |
| 3/4/14  | VirtualCorps Webinar | Emerging Leadership - Activity Vector Analysis (AVA) Behavioral Assessment           | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> | Operations  |
| 3/4/14  | Webinar              | Creating a Social Media Policy & Strategy That Everyone Can "Like"                   | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> | Management  |
| 3/5/14  | Webinar              | Real Estate Lending Series: RESPA Essentials & Overview                              | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> | HR          |
| 3/6/14  | Webinar              | Loan Origination in the Current Regulatory Environment                               | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> | CEO         |
| 3/11/14 | Webinar              | CafeGive Social Media 101 for Credit Unions  | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> | CFO         |
| 3/12/14 | Webinar              | Comprehensive Notary Training  | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> | Collections |
| 3/14/14 | Archived Webinar     | Interagency Guidance for Reporting Elder Financial Exploitation                      | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> | Marketing   |
| 3/18/14 | Full Day             | Cross Selling from the Credit Report   | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> | All Staff   |
| 3/18/14 | Webinar              | Vendor Contract Lifecycle Management: Risk, Compliance, Securing, Terminating & More | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> |             |
| 3/19/14 | Full Day             | ALM Update 2014  | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> |             |
| 3/19/14 | Webinar              | Emerging Leader Series: Understanding Asset Liability Management Concepts            | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> |             |
| 3/25/14 | Webinar              | Your Deposit Member Has Died: Now What?  | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> |             |
| 3/25/14 | Webinar              | Flood Insurance Compliance Update: Including New Biggert-Waters Rules                | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> |             |
| 3/26/14 | Webinar              | Required Compliance Series: Regulatory Compliance for Lenders, Including BSA         | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> |             |
| 3/27/14 | Webinar              | Trust Compliance in Opening Accounts & Lending                                       | <a href="http://bit.ly/1p2E2v7">http://bit.ly/1p2E2v7</a> |             |

Visit [www.njcul.org/education-sessions-by-department.aspx](http://www.njcul.org/education-sessions-by-department.aspx) to view the chart. Click on the image to enlarge, then use the "More Info" links to view the full event and registration options.

#### CEO

3/4/14 – VirtualCorps Webinar: Emerging Leadership - Activity Vector Analysis (AVA) Behavioral Assessment

3/19/14 – Full-Day: ALM Update 2014

#### CFO

2/25/14 – Webinar: The ALLL in Troubled Debt & Foreclosed Asset Restructuring

3/19/14 – Full-Day: ALM Update 2014

3/19/14 – Webinar: Emerging Leader Series: Understanding Asset Liability Management Concepts

#### Compliance

3/14/14 – Archived Webinar: Interagency Guidance for Reporting Elder Financial Exploitation

3/25/14 – Webinar: Flood Insurance Compliance Update: Including New Biggert-Waters Rules

#### Directors

3/19/14 – Full-Day: ALM Update 2014

#### Frontline

2/25/14 – Full-Day: Teller Training for Frontline Staff

3/27/14 – Webinar: Trust Compliance in Opening Accounts & Lending

#### HR

2/27/14 – Webinar: Essential HR Recordkeeping from Hiring to Firing

#### Lending

2/26/14 – Webinar: What is That Personal Tax Return Telling Me? Part 2: Schedules E & F

3/5/14 – Webinar: Real Estate Lending Series: RESPA Essentials & Overview

3/6/14 – Webinar: Loan Origination in the Current Regulatory Environment  
 3/26/14 – Webinar: Required Compliance Series: Regulatory Compliance for Lenders, Including BSA  
 3/27/14 – Webinar: Trust Compliance in Opening Accounts & Lending

**Marketing/Business Development**

3/4/14 – Webinar: Creating a Social Media Policy & Strategy That Everyone Can “Like”  
 3/11/14 – Webinar: CafeGive Social Media 101 for Credit Unions

**Operations**

3/12/14 – Webinar: Comprehensive Notary Training  
 3/18/14 – Webinar: Vendor Contract Lifecycle Management: Risk, Compliance, Securing, Terminating & More  
 3/20/14 – Webinar: Your Deposit Member Has Died: Now What?

*EDUCATION CANCELLATION POLICY: NJCUL must receive written cancellation in our office seven (7) days prior to the education session in order for you to receive a refund; substitutions only after this date. All cancellations will be subject to a \$25 cancellation fee.*



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[\[ BACK TO TOP \]](#)

**Matz Plans New Series of 'Listening Sessions' on Wide Range of Topics**

***Credit Union Officials Invited to Discuss Regulations, Exams and More***

ALEXANDRIA, Va. – NCUA Board Chairman Debbie Matz today announced plans to host three “Listening Sessions” across America in June and July.

Similar to Chairman Matz’s Listening Sessions in 2012, the 2014 sessions will be open to any topics related to NCUA.

“This new series of Listening Sessions will be an opportunity for NCUA Board members and senior staff to hear directly from credit union officials about how we can further improve regulations, the exam process, and any other NCUA initiatives,” Matz said. “My previous Listening Sessions led to regulatory relief and streamlined examination reports. We are looking forward to another productive series of face-to-face meetings with credit union officials and stakeholders.”

Chairman Matz is planning Listening Sessions for the following dates, times, and locations:

| Date    | Time          | Location      | NCUA Regional Co-Hosts |
|---------|---------------|---------------|------------------------|
| June 26 | 9:00-Noon PDT | San Francisco | 5                      |

|         |               |                 |       |
|---------|---------------|-----------------|-------|
| July 10 | 9:00-Noon CDT | Chicago         | 3 & 4 |
| July 17 | 9:00-Noon EDT | Washington D.C. | 1 & 2 |

Registration for all Listening Sessions will be free online. Participation will open to the first 150 people who register. Participants will have opportunities to dialog with NCUA Board members, senior NCUA staff, and supervisory examiners from the NCUA Region(s) co-hosting each Listening Session. These sessions will take place before NCUA's proposed rule on risk-based capital is finalized.

[ [BACK TO TOP](#) ]

## February 2014 Issue of NJ DNA Newsletter Now Available

HIGHTSTOWN, N.J. – The February 2014 issue of the NJ DNA *Network Connect* newsletter is now available.

The monthly newsletter provides directors and volunteers with an overview of current political advocacy taking place in Trenton and Washington, updates on NCUA regulations and proposals, comment calls, useful resources, calendars of upcoming events, and much more. The newsletter also announces NJ DNA's upcoming in-person meetings and provides information on how to register.



The February 2014 issue is available for download [here](#).

This aspect of the NJCUL site is limited to directors and volunteers only and is password protected. If you are a director or volunteer and would like access to the newsletter—as well as other resources for directors and volunteers—visit [www.njcul.org/Secure/Register.aspx](http://www.njcul.org/Secure/Register.aspx) to request a log-in.

Interested in joining NJ DNA? Contact Mary Zelinsky at [mzelinsky@njcul.org](mailto:mzelinsky@njcul.org) or 800-792-8861 ext. 100.

[ [BACK TO TOP](#) ]

## CO-OP and Alkami Partner to Provide Fully-Integrated Online and Mobile Banking Bill Payment Solution

***Agreement Also Involves Strategic Investment by CO-OP Financial Services and Representation on Alkami Technology's Board of Directors***

RANCHO CUCAMONGA, Calif., and PLANO, Texas – CO-OP Financial Services and Alkami Technology, Inc., are partnering to bundle CO-OP Bill Pay with the Alkami ORB Platform, enabling credit unions to offer members a fully-integrated online and mobile banking bill payment solution.



bill payment solution.

CO-OP Financial Services is also making a strategic investment in Alkami as part of its program of maximizing efficient connectivity to emerging product lines and building highly adaptive applications that serve CO-OP's credit unions and their members. The minority ownership earns CO-OP a seat on Alkami's Board of Directors.

The bundled solution from the two partners includes MemberPay<sup>Plus</sup>, the premium version of CO-OP Bill Pay, which serves as the processing engine behind the bill pay user interface provided by the Alkami ORB Platform. The result is a digital banking solution that includes the following features:

- Designed for touch on smart phones and iPads;
- Content driven, including dashboard, account history, fund transfers, integrated bill pay, savings and budgeting tools;
- Customizable user interface and content on a per member basis; and
- Empowers credit unions to understand and access information about its member base, then communicate with them in more relevant ways.

"The Alkami user interface is an elegant one, and in combination with CO-OP Bill Pay processing, presents a compelling digital banking and bill pay alternative for credit unions," said Stan Hollen, President/CEO, CO-OP Financial Services. "The fact that we have not only chosen to partner with Alkami, but to invest in the company as well, clearly demonstrates our commitment to this partnership and just how important we think our bundled solution is for credit unions."

"The digital banking channel is fast becoming the primary touch point between credit unions and the members they serve," said Stephen Bohanon, Founder of Alkami. "CO-OP Bill Pay is a proven platform that has processed millions of payments, and the bundling of our two products makes for an advanced digital banking solution that delivers real value to credit union members."

For more information on the bundled CO-OP Bill Pay and Alkami ORB Platform for home banking and bill payment, please email [sales@co-opfs.org](mailto:sales@co-opfs.org) or call 1-800-782-9042, ext. 7240.

[\[ BACK TO TOP \]](#)

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## Credit Unions, Mark Your Calendars

HIGHTSTOWN, N.J. – The New Jersey Credit Union League would like you to mark your calendars for these upcoming events:

### **NJCUL Education**

February 25 -- [Teller Training for Frontline Staff](#)

March 18 -- [Full-Day: Cross Selling from the Credit Report](#)

March 19 -- [Full-Day: ALM Update 2014](#)

April 8 -- [ELS Session: Economic, Political and Tech Trends: 10 Things You Need to Know to Grow Your Business](#)

### **Industry Events**

February 23-27 -- [CUNA's 2014 Governmental Affairs Conference](#)

February 23 - March 1 -- [America Saves Week](#)

March 10-12 -- [2014 CU Reality Check Conference](#)

March 24 -- [Southern Chapter Meeting: How To Keep Your CU Out of Court](#)

March 28 -- [Reality Fair at The Wallace School](#)

April 2 -- [Financial Fitness Day](#)

April 4 -- [NJ CU Foundation Casino Night](#)

April 10 -- [Reality Fair at Barringer High School](#)

April 20-26 -- [National Credit Union Youth Week](#)

May 3 -- Jersey Shore FCU's 5th Annual 5K in May for the Marianne DiNofrio Pancreatic Cancer Research Foundation at Birch Grove Park

May 3 -- [10th Annual Playball for Miracles Softball Tournament Sponsored by Elizabeth NJ Firemen's FCU](#)

May 9 -- [NJCUL's 26th Annual Golf Tournament](#)

May 16 -- [Reality Fair at Ewing High School](#)

May 29 -- [Greater Alliance Federal Credit Union's 31st Annual Golf Outing](#)

June 2 -- North Jersey FCU Foundation's 5th Annual Above and Beyond Golf Outing at Picatinny Arsenal Golf Course

July 21 -- 4th Annual Garden Savings Federal Credit Union Golf Outing at Fiddler's Elbow Country Club

July 30 - August 1 -- [NYIB Conference](#)

September 21-23 -- NJCUL's 80th Annual Meeting & Convention at Trump Taj Mahal

October 17 -- [International Credit Union Day](#)

[\[ BACK TO TOP \]](#)

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