

**Subject: The Daily Exchange -- 2014 Convention Edition -- September 23, 2014**

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**Conversation:** The Daily Exchange -- 2014 Convention Edition -- September 23, 2014

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The Daily Exchange

September 23rd, 2014

Today's News:

- › Dinner Banquet: NJCUL Honors 2014 Award Winners and Announces Creative You Program's Winning Teams!
- › Creative You Teams WOW the Judges with their Innovative Ideas
- › Tobe Teaches Attendees to Color Outside and Listen Between the Lines
- › Lerew Reveals Where Members Will Be in 2016 and the Changing Lending Landscape
- › Marks Provides Innovative Ways to Grow, Even in a Slow Economy
- › Credit Unions, Mark Your Calendars

## Dinner Banquet: NJCUL Honors 2014 Award Winners and Announces Creative You Program's Winning Team!

ATLANTIC CITY, N.J. – As attendees trickled into the banquet hall that was beautifully decorated with a fall theme on Monday night, they were treated to a slideshow of positive news stories and accomplishments about New Jersey's credit unions that has been compiled over the last year.

After dinner, NJCUL honored its 2014 Awards Program winners. The League presented plaques to the winning individuals and credit unions, and videos were also shown that honored each winner.



From left to right: NJCUL Chair Linda McFadden, Bay Atlantic FCU VP of Lending Janet Duffield, Bay Atlantic FCU President/CFO Gail Marino with her award, and



Thank You to All of the Credit Unions and Exhibitors That Helped Make Our 80th Annual Meeting & Convention Possible!

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Carol Daniels, Bay Atlantic FCU President/CEO Gail Marino with her awards, and NJCUL President/CEO Greg Michlig.

Jersey Shore FCU took home the Credit Union of the Year Award. Bay Atlantic FCU President/CEO Gail Marino was honored as CEO of the Year. The newest addition to the League awards, the Distinguished Service Award, went to Greater Alliance FCU Chairman of the Board Richard Vega.



Greater Alliance FCU Chairman Richard Vega accepts his Distinguished Service Award with Greater Alliance FCU President/CEO Glenn Guinto.

The Calvin Jackson Memorial Volunteer of the Year Award went to Bob Wilson, Jersey Shore FCU Board Director. Both Erna Laielli, Jersey Shore FCU Business Development Manager, and Soma Sarkar, Credit Union of New Jersey VP Operations/COO, were honored as Difference Maker of the Year with the vote for this category resulting in a tie. Bay Atlantic FCU took home the Catherine L. Miller & Alexander Kosobucki Marketing Award.

The winners of CUNA's national awards on the state level were also announced. Trenton (NJ) Police FCU and Jersey Shore FCU took home the Louise Herring Philosophy-in-Action Member Service Award in the less than \$50 million and the \$50-\$150 million asset categories, respectively. Credit Union of New Jersey took home the Dora Maxwell Social Responsibility Community Service Award and Raritan Bay FCU took home the Desjardins Youth and Adult Financial Education Award.





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## Connect with Us:



*Congratulations to Team XCEL members Bernie Armendi, Conrad Benitez, and Josephine DeSucre!*

Before turning it over to the dance band Central Park, Monday evening's dynamic entertainment, Greg Michlig took to the podium once again to announce the much-anticipated winner of the first year of the Creative You program. But first...each team was surprised with a congratulatory video from their three mentors, Filene's Andrew Downin, Mollie Bell, and Tansely Stearns, as well as their credit union CEOs.

Drum roll please...and the winner is...Team XCEL! Team members Conrad Benitez, Bernie Armendi and Josephine DeSucre will enjoy a great prize package and bragging rights as the first winning Creative You team EVER!

Michlig encouraged other credit unions to get involved in the program for 2015. We know you have great ideas...share them! More information is available at [www.njcul.org/creative-you-2015.aspx](http://www.njcul.org/creative-you-2015.aspx).

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

## Creative You Teams WOW the Judges and their Peers with Innovative Solutions

ATLANTIC CITY, N.J. – The three final Creative You teams did an AMAZING job presenting their final, finished ideas in front of a live audience of their peers and panel of three judges on Monday afternoon.





*Team Greater introduces their tablet app Gaffy!*

Greater Team Alliance introduced their tablet friend “Gaffy” that will help shorten wait-time in the credit union lobby; Team Aspire demonstrated their Aspire + Services family-focused, educational, and social media site all rolled into one; and Team XCEL revealed their all-encompassing and easy-to-use mobile app.



*The ladies of Team Aspire answer questions about Aspire+Services.*

The panel of judges were made up of past NJCUL Chairs: Shawn Gilfedder, President/CEO of McGraw-Hill FCU, Rina Pantano, President/CEO of NJ Gateway FCU; and Lou Vetere, President/CEO of Garden Savings FCU.



*Team XCEL demos their XCEL-lent mobile app.*

Online voting was available to those unable to attend the Convention (and, of course, team members' supportive family and friends)

(and, of course, team members' supportive family and friends) beginning on Friday, September 19 and was open until the very beginning of the presentations on Monday. The team's presentations were filmed and videos were available for online vote.

The online vote counted as 1/3 of the total vote tally; the judges' votes and the results of the live text voting after the presentations Monday counted for the other 2/3's.

And...as the article above announces... the winning team is...Team XCEL, who was honored at Monday night's dinner banquet!

Now it's on to 2015! If you have an innovative idea, product, service, etc., get in the game! More information, the Entry Form, Rules of Engagement, etc. are available at [www.njcul.org/creative-you-2015.aspx](http://www.njcul.org/creative-you-2015.aspx).

[ [BACK TO TOP](#) ]

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## Tobe Teaches Attendees to Color Outside and Listen Between the Lines

ATLANTIC CITY, N.J. – The dynamic Jeff Tobe held two informative and interactive sessions Monday afternoon: Coloring Outside the Lines and Listening Between the Lines.



*Tobe shows attendees how to (figuratively and literally) color outside the lines when it comes to member experience.*

Tobe's high-energy, participatory, humorous Coloring Outside the Lines workshop challenged attendees to step outside their comfort zone in positioning products, services and themselves more creatively than ever before.

"Shatter the stereotype of the EXPERIENCE people EXPECT to have with you!", he stressed before he introduced the 10-point customer framework, which includes training and tools as well as customer engagement. Turn every touchpoint with your members into a

dialogue, he said; get your employees engaged.

As for his communication session, Tobe proved that with proper instruction and practice, anyone can learn to listen just like learning to read. Effective listening is the most powerful communication technique, according to Tobe, and yet, is probably the best kept secret of the top professionals in the country.

During "Listening Between the Lines", Tobe gave attendees nine techniques to more effective listening and communicating.

The power of great communication skills? Tobe said it starts with congruency and motivation.

He then pointed out generational differences in communication and then defined listening—some key points that seem common sense but need to be recognized. He concluded with giving pointers on “connecting the dots” and “listening between the lines”.

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

## Lerew Reveals Where Members Will Be in 2016 and the Changing Lending Landscape

ATLANTIC CITY, N.J. – The next three years will see a majority of your members literally a click away from both new and existing competitors, according to Tim Lerew, an expert in applying technology and change management to strengthen financial institutions.



*Lerew answers questions on integrated lending.*

During his Monday afternoon session, “It’s 2016. Do You Know Where Your Members Are?”, Lerew stressed how member needs continue to evolve, and powerful forces are emerging that will compel new mergers and fresh challenges for credit unions of all sizes. The best FIs’ Web sites don’t just provide access to accounts, they provide active money management tools as well as blended, personal service, sales and support. Demographic-driven change will demand new

products and services.

Lerew painted a picture of a new financial services landscape emerging as the dots of both current and emerging trends are logically connected.

He concluded this session by challenging attendees to come up with their own predictions of the landscape for 2016.

During his second session of the day, “Integrated Lending: Bringing Staff, Technology and Members Together for Lending Excellence”, Lerew pointed out that ever more demanding standards of member convenience and value in today’s fiercely competitive lending market compels credit unions to both respond and lead with best practices in integrated lending.

Integrated lending means bringing a credit union’s host processing system, lending origination software and online banking together with lending staff best practices and innovative, member-focused loan products and applications for high-quality, real-time loans that strengthen the credit union’s financial performance while increasing member satisfaction.

He gave examples of streamlined approaches to lending, including those of online lenders, and shared a forecast for mobile and online banking and lending as well as stats on social media and networking. The environment is changing, he said. It’s important to “take a look at online behavior, and keep up with those changes among consumer expectations.”

“It’s not just about technology,” Lerew says. “It’s about good marketing.”

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

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## Marks Provides Innovative Ways to Grow, Even in a Slow Economy

ATLANTIC CITY, N.J. – Winning companies have learned to do more with less. And it’s because of technology, said national columnist and best-selling author and successful business owner Gene Marks during his Monday afternoon session.





*Stressing the importance of marketing and mobile, Marks gives attendees the latest tools and resources to be visible.*

Marks discussed the latest tools, technologies and Web-based services that smart companies are investing in today to make themselves more efficient, productive and profitable in the years to come.

He stressed that credit unions need a customer relationship management (CRM) system. "It's a database that helps you reach out, nurture, and educate your community," he said.

He then delved into email, print, voice, text, and video marketing, giving attendees a list of companies and services for each, including Constant Contact, Voiceshot, and Tatango.

Moving on to mobile, Marks pointed out that searches on mobile devices are set-up differently than those on a desktop or laptop. Mobile-optimized sites will show up in the search first above all others. You need your members to be able to find you, he said. Mobilize your site now.

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

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