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# The Daily Exchange -- October 13, 2014

**New Jersey Credit Union League** <news@njcul.org>  
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October 13th, 2014

Today's News:

- › XCEL FCU's Arlene Bernard Among NJBIZ' CFO of the Year Honorees
- › Are You Registered? Deadline Tomorrow for November Election
- › Liberty Savings FCU Offers Free Health Screenings in Jersey City
- › Nussle Names CUNA COO
- › Discuss Indirect Lending at the Next Southern Chapter Meeting on October 29th
- › Paid Sick Leave Mandate Held in Assembly Committee
- › Tomorrow: Discover the Key to Big, Balanced and Sustainable Loan Growth
- › Chart a Course to New Opportunities at the DCUL's 2014 Volunteer Leadership Conference
- › Credit Unions, Mark Your Calendars

## XCEL FCU's Arlene Bernard Among NJBIZ' CFO of the Year Honorees

BLOOMFIELD, N.J. – Arlene Bernard, CFO at XCEL FCU, was named the 2014 CFO of the Year by NJBIZ in the "Not for Profit Organizations Under 50 Employees" category!



The NJBIZ CFO of the Year awards program on Friday celebrated New Jersey's financial executives at all levels who contribute to the success of New Jersey's economic growth and stability.

## Executive Leadership Series

Brought to you by the New Jersey Credit Union League 

### Next ELS Session "Financing Innovation" on November 4th

Mark your calendars! The final ELS session of 2014 will take place Tuesday, November 4th at the League office.

Hear from John Best on "Financing Innovation". This session will help participants identify emerging financial technology such as mobile payments, wearable technology, emerging mobile cross channel opportunities, and the future of the credit union branch.

Click [here](#) for more information and to register.

NJBIZ highlights how Bernard has worked to re-establish XCEL's financial function while ensuring the institution's continued growth. She has rebuilt the accounting department, worked on two acquisitions and contributed to the creation of a credit union services organization, a for-profit entity that assists other credit unions.

Click [here](#) for the full article.

[ [BACK TO TOP](#) ]

### Are You Registered? Deadline Tomorrow for November Election

HIGHTSTOWN, N.J. – You can talk-the-talk, but if you're not registered to vote you can't walk-the-walk. On November 4, New Jersey voters will select a U.S. senator, the state's 12 members of the U. S. House of Representatives, and various county and local officials. If you're registered, vote. If you're not, register by tomorrow, October 14 so your voice can be heard on Election Day.

And now, any voter can vote by mail for any election. You no longer need a reason for an "absentee" ballot. Simply apply for, complete, and return a Vote-by-Mail Ballot.

Registration and Vote-by-Mail Ballot information is available at [www.state.nj.us/state/elections/index.html](http://www.state.nj.us/state/elections/index.html).



[ [BACK TO TOP](#) ]

### Liberty Savings FCU Offers Free Health Screenings in Jersey City



*Liberty Savings FCU offered free Blood Pressure & Cholesterol Screening*

#### Upcoming Events:

October 16, 2014  
International Credit Union  
Day & Shop for Miracles  
[More Information Click Here](#)

October 21, 2014  
Teller Training for Frontline  
Staff  
Location: NJCUL and via  
Video Conference  
10:00 am to 3:00 pm  
[More Information Click Here](#)

*Saturday, October 11th until 12:30 p.m. at its Greenville branch in Jersey City through the Hoboken University Medical Center.*

October 22, 2014  
 Business Development  
 Roundtable: Business  
 Development that Works  
 Location: NJCUL and via  
 Video Conference  
 10:00 am to 12:30 pm

[More Information Click Here](#)

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

## Nussle Names CUNA COO

WASHINGTON – CUNA President/CEO Jim Nussle has announced that Rich Meade today joined CUNA as chief operating officer and his chief of staff. He will be the second-ranking executive at CUNA.

“Rich has extensive experience in strategies related to legislation, regulation, political action and communications—all of which will contribute greatly to the success of credit union advocacy and to CUNA. Rich worked for me on Capitol Hill during my entire congressional career and will bring to CUNA a solid understanding of my leadership style and priorities. He will play a central, day-to-day role in maintaining a focus on our goals and priorities as we move the strategic plan forward, and address credit union priorities: protecting the credit union tax exemption, advancing regulatory relief, and achieving our shared vision that more Americans choose credit unions as their best financial partner,” Nussle noted in the announcement.

Rich Meade was the U.S. House Budget Committee’s principal liaison to the House leadership, the administration, and all other House committees. He was also the Budget Committee’s leading policy director, placing him at the center of major legislative accomplishments in the 107th and 108th Congresses.

Prior to the Budget Committee he served in Nussle’s congressional office as legislative assistant, legislative director, chief of staff and lead policy advisor for the committees on which Nussle served including the Ways and Means, Banking and Financial Services and Agriculture Committees.

Prior to joining CUNA, Meade served as managing director at Prime Policy Group, a public policy and government affairs firm. He has more than 25 years of legislative and political experience, and has been a guest on C-SPAN public affairs programs and a featured speaker at numerous industry conferences and events, including addresses at the National Press Club.

“I know he will add much value to the work of this great association, and to your efforts to serve the credit union movement,” Nussle said.

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

## Discuss Indirect Lending at the Next Southern Chapter Meeting on October 29th

VINELAND, N.J. – Hear from Ted Dozier of CRIF Select, an NJCUL Business Partner specializing indirect and merchant lending, on the topic of indirect lending at the next Southern Chapter meeting on Wednesday, October 29th.

Taking place at Merighi’s Savoy Inn in Vineland, N.J., the meeting will begin with cocktails at 6:00 p.m. and dinner at 6:30 p.m. Check out

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the full [registration form](#), which includes the menu, to register.

Please note there are scholarships to assist in covering cost through Mid-Atlantic Corporate and Alloya Corporate. Please contact Janet Duffield at [856-696-2525](tel:856-696-2525), ext. 5385 for details.



The registration deadline is October 23rd.

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 New Jersey Credit Union League Chapter events and meetings.***

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

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## Paid Sick Leave Mandate Held in Assembly Committee

TRENTON, N.J. – The Assembly Labor Committee last week held a hearing on legislation that would require all businesses to offer paid sick leave benefits to their employees. The committee did not take a scheduled vote on the bill in response to concerns raised by various employer associations and other interested parties. Under the proposal, small businesses—those with fewer than 10 employees—would have to provide at least five paid sick days per year while larger companies would be required to provide nine days per year. Employees would accrue one hour of sick leave for every 30 hours worked, and would be able to carry forward their unused sick time from one year to the next.

All employers, regardless of size, would have to provide paid sick leave to all employees, both part-time and full-time. Businesses that currently do not provide paid time off would now have to incur the added expense of paying for an employee not working as well as their replacement.

Businesses that already have paid sick time policies would also be impacted. They would have to keep records of any sick leave taken by every employee for five years. If the employer cannot provide those records at the state's request, the employer would be presumed to have not provided the leave and be subjected to fines and penalties. The bill also contains broad anti-retaliation provisions that could make it difficult for employers to responsibly manage their workforce.

It would require employers to pay for any costs in providing documentation such as a doctor's note, allow an employee who claims

to have been retaliated against to file a lawsuit, provide for employees who win lawsuits to get actual and liquidated damages and possibly be reinstated to their position, and force employers to pay other monetary penalties on top of lawsuit damages.

A companion measure is still awaiting consideration by the Senate Labor Committee.

[ [BACK TO TOP](#) ]

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## Tomorrow: Discover the Key to Big, Balanced and Sustainable Loan Growth

# VirtualCorps.com™

**Tuesday, October 14, 2014  
3 p.m. to 4 p.m.**

While some credit unions are experiencing loan growth, many continue to struggle, and the concept of “balanced” loan growth is even more elusive.

The time to diversify your loan portfolio is now! During next Tuesday’s VirtualCorps Webinar titled “Get Big, Balanced and Sustainable Loan Growth”, discover how a universal credit administration program creates an infrastructure for big, balanced and sustainable loan growth and should include an evaluation of loan quality, origination methods and delivery channels, cross selling success, lobby referrals, competitive landscapes, systems and processes, onboarding and retention programs, loan policy review, surveys, lending scorecards and so much more!

This Webinar, hosted by [Mike Dorsett](#), will help you:

- Improve your loan portfolio management
- Increase your ROAA
- Serve more Members and increase your Borrower/Member ratio

**Time:** 3 p.m. to 4 p.m.

**Cost:**

Live Webinar Only: \$99

Recorded Version Only: \$99

Live Webinar & Recorded Version: \$125

**Registration**

To register and pay by check, email Mary Zelinsky at [mzelinsky@njcul.org](mailto:mzelinsky@njcul.org) and your credit union will be invoiced. To register and pay online, click [here](#).

*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.*





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

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## Chart a Course to New Opportunities at the DCUL's 2014 Volunteer Leadership Conference Nest Month

**Nov 07, 2014 - Nov 09, 2014**  
**Ocean City, Maryland**

The Delaware Credit Union League's (DCUL) popular fall conference, the 2014 Volunteer Leadership Conference, brings credit union volunteers, committee members, and key staff from Delaware, D.C., Maryland, and surrounding states together for a unique networking and educational experience at the beautiful Clarion Fontainebleau Hotel in Ocean City, Maryland.

This year's conference will include sessions on Enterprise Risk Management, advocacy, small credit union issues, board and CEO relations, the economic outlook, supervisory committee training and much more.

### **Who should attend?**

All board and supervisory committee members will improve their knowledge, enhance their leadership skills, and have the opportunity to network with their peers. CEOs are also encouraged to attend. A spouse/guest program is available.

### **Registration includes:**

- Admittance to all sessions,
- Educational materials,
- Friday night reception,
- Saturday breakfast, lunch and reception, and
- Sunday breakfast.

For a schedule of events, and event and hotel registration, please see the [2014 Volunteer Leadership Conference packet](#).



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

## 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**

October 14 -- [VirtualCorps Webinar: Big, Balanced and Sustainable Loan Growth](#)

October 21 -- [Teller Training for Frontline Staff](#)

October 22 -- [Business Development Roundtable: Business Development that Works](#)

October 28 -- [CFO Roundtable: Managing Effectively through the Budget Process](#)

November 5 -- [Lending Roundtable: Lending Best Practices](#)

November 5 -- [Collections Roundtable \(Afternoon Session\): Collections Best Practices](#)

November 12 -- [NJ DNA Meeting at the League Office](#)

### **Industry Events**

October 16 -- [International Credit Union Day](#)

October 16 -- [Shop for Miracles](#)

October 25 -- [Credit Union of New Jersey Foundation Family Bowling Event](#)

October 29 -- [Southern Chapter Meeting: Indirect Lending](#)

November 5 -- Northern Chapter Meeting -- More Information Coming Soon

November 7-9 -- [DCUL's 2014 Volunteer Leadership Conference](#)

November 10 -- [Reality Fair at Ocean County College Southern Education \(SEC\)](#)

December 9 -- South-Central Chapter Meeting -- More Information Coming Soon

### **2015**

March 8-12 -- [CUNA's 2015 GAC](#)

April 13-15 -- [CU Reality Check at the Golden Nugget Hotel & Casino in Atlantic City](#)

April 28 -- NJCUL's 27th Annual Golf Tournament

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

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