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To: staff@njcul.org
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Vote Today, Support CU Supporters!

HIGHTSTOWN, N.J. – Today New Jersey voters will elect a U.S. senator and its 12member U.S. House delegation. Polls are open from 6 a.m. to 8 p.m. Information on where to vote is available from the NJ Division of Elections [here](#).

While the League does not formally “endorse” candidates, we do provide campaigns of credit union-friendly candidates with financial support through the Credit Union Legislative Action Council (CULAC) and publish a lawmaker scorecard so our members know where individual candidates stand on key credit union issues.



CULAC support for candidates running in the Garden State this election cycle is at an all-time high.

CULAC is a federal political action committee (PAC) through which eligible credit union professionals, volunteers and members can voluntarily pool personal contributions to help elect candidates for federal office who understand and share credit union values.

The following candidate campaign committees in New Jersey have received CULAC support totaling \$65,000 for their 2014 primary and/or general election campaigns:

- U.S. Senate*
- Cory Booker for Senate

MEMBER CLOSE LOAN
Guarantee Program Allows
CUs to Make More Loans,
Not More Risk
› Five New NCUA Videos to
Fight Fraud
› Credit Unions, Mark Your
Calendars

WE WANT



YOU

Be a Part of
Creative You 2015!

We know you have innovative ideas, just like our five teams that took part in the [first year](#) of Creative You!

Get in the game! Creative You is a program designed for credit unions to share their innovative and creative solutions to challenges the system is facing here in New Jersey. It's a collaborative initiative with a competitive element that brings together credit unions and their ideas.

Want more information? Have an idea? Let us know! Fill out the 2015 [Entry Form](#) to submit an idea, sign-up your team, or request to be placed within a team. Please return the form to Barbara Agin at bagin@njcul.org by December 22, 2014.

U.S. House of Representatives

- District 1 Donald Norcross for Congress
- District 2 LoBiondo for Congress
- District 3 Tom MacArthur for Congress
- District 4 No requests for support
- District 5 Scott Garrett for Congress
- District 6 Pallone for Congress
- District 7 Lance for Congress
- District 8 No requests for support
- District 9 Pascrell for Congress
- District 11 No requests for support
- District 10 Donald Payne, Jr. for Congress
- District 12 Bonnie Watson Coleman for Congress

The NJCUL's Lawmaker Scorecard is available [here](#).

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FFIEC Releases Cybersecurity Assessment Observations, Recommends Participating in Financial Services Information Sharing and Analysis Center

Cybersecurity Assessment Examines 500 FIs

WASHINGTON – A recently conducted cybersecurity assessment from the Federal Financial Institutions Examination Council (FFIEC) came up with five areas of focus that all financial institutions should focus on.

The assessment, conducted over the summer, saw FFIEC members assess more than 500 financial institutions to evaluate their preparedness to mitigate cybersecurity risks.

According to the FFIEC, the assessment supplemented regularly scheduled exams and built upon supervisory expectations contained within existing FFIEC information technology handbooks and other regulatory guidance.

The FFIEC released a [document](#) Monday containing themes from the assessment and suggesting questions that chief executive officers and boards of directors may consider when assessing their institutions' cybersecurity preparedness.

These themes are:

- Risk management and oversight. This includes routine discussion of cybersecurity issues in board and senior management meetings, clearly defined roles and responsibilities to manage risks and current, routine training for all employees;

December 22, 2014.

All of the details for the 2015 round of Creative You are available [here](#).

Upcoming Events:

November 18, 2014
BSA Training for Frontline Staff

Location: NJCUL and via Video Conference
9:30 am to 11:30 am (AM Session)
1:30 pm to 3:30 pm (PM Session)

[More Information Click Here](#)

November 18, 2014
VirtualCorps Webinar: Th Affordable Care Act -- Gifts and "WRAPS"

3:00 pm to 4:00 pm

[More Information Click Here](#)

November 20, 2014
Southern Chapter Meeting: Holiday Gathering

Location: Crab Trap, Somers Point, NJ

6:00 pm to 8:30 pm

[More Information Click Here](#)

Contact Us:

Address

299 Ward Street
Hightstown, NJ 08520
Driving directions

Phone

800.792.8861
609.448.2426

- Threat intelligence and collaboration. This includes gathering, monitoring, analyzing and sharing information from multiple sources on cyberthreats and vulnerabilities. Monitoring logs of past activities will help a financial institution sense trends and react to threats;
- Cybersecurity control. Preventive controls must be reviewed and adjusted when the information technology environment changes. Financial institutions might also consider, as a pre-emptive measure, classifying and encrypting different types of sensitive data;
- External dependency management. Before executing a contract with a third-party vendor, it is important for management to consider the risks of each connection and evaluate the third-party's cybersecurity controls; and
- Cyberincident management and resilience. Financial institutions should have procedures for notifying customers, regulators and law enforcement when incidents affect personally identifiable customer information.

The FFIEC also recommended that financial institutions of all sizes participate in the Financial Services Information Sharing and Analysis Center (FS-ISAC) as part of identifying, responding to and mitigating cybersecurity threats and vulnerabilities.

The FS-ISAC is a nonprofit, information-sharing forum established by financial services industry participants to facilitate sharing of physical and cybersecurity threat and vulnerability information between the public and private sectors.

Click the links below for resources:

- [FFIEC Cybersecurity Assessment General Observations](#)
- [Cybersecurity Threat and Vulnerability Monitoring and Sharing Statement](#)

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Join the Southern Chapter for a Holiday Gathering on November 20th

SOMERS POINT, N.J. – The Southern Chapter is holding a Holiday Gathering on Thursday, November 20th starting at 6 p.m. at the Crab Trap in Somers Point.

The cost to attend is determined by the menu choice: Filet mignon: \$36; Lobster tail: \$35; Chicken: \$23.

Cocktails begin at 6 p.m. with dinner being served at 6:30 p.m.

There are scholarships to assist in covering cost through Mid-Atlantic Corporate and Alloya Corporate. Please contact Janet Druffield at



Fax
609.448.3499

E-mail
info@njcul.org

Connect with Us:



Please contact Janet Dunfield at 856-696-2525, ext. 5385 for details.

The deadline to register is Thursday, November 13, 2014.

[Click here for the full registration form.](#)

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.

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

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CUNA, Leagues Launching Nationwide Election Night Twitter Campaign, CUs Encouraged to Join Effort

WASHINGTON & HIGHSTOWN, N.J. – CUNA and the NJCUL will be sending congratulatory tweets to Credit Union Legislative Action



Council (CULAC) supported candidates winning tonight. As part of a coordinated effort between CUNA and the state leagues to show the strength of our movement, everyone is encouraged to use their twitter account to issue similar congratulatory messages, which will serve to amplify our unified message of support for credit union friends.

As soon as the polls close, @CUNA will begin tweeting to those successful candidates. The NJCUL (@NJCUL) encourages New Jersey credit union advocates to join this effort with their own congratulatory messages. Twitter handles for CULAC-supported candidates in New Jersey follow:

Sen. Cory Booker	@SenBookerOfc
Donald Norcross	@DonNorcross4NJ
Rep. Frank LoBiondo	@RepLoBiondo
Tom MacArthur	@tmac4congress
Rep. Scott Garrett	@RepGarrett
Rep. Frank Pallone	@FrankPallone
Rep. Leonard Lance	@RepLanceNJ7
Rep. Bill Pascrell	@BillPascrell
Rep. Donald Payne	@RepDonaldPayne
Bonnie Watson Coleman	@BWatsonColeman

For tracking purposes, CUNA asks that the hashtag #CUElected be included in congratulatory messages.

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Mid-Atlantic Corporate Goes the Extra Mile for the 2014 Miracle Marathon

Making Miracles for CMN Hospitals One Mile at a Time

MIDDLETOWN, Pa. – One mile a day. That’s all it takes to help thousands of sick and injured children get better. And that’s the challenge Mid-Atlantic Corporate and its family of companies took on as part of Children’s Miracle Network (CMN) Hospitals’ Miracle Marathon.



Members of the Mid-Atlantic Corporate Miracle Marathon team.

Miracle Marathon is a 27.2-day campaign during which participants ran, walked, biked, hiked, or did any sort of movement for one mile a day from September 16 to October 12, 2014. The goal is to promote a healthy, active lifestyle while—most importantly—raising money for the kids of CMN Hospitals. It’s a marathon, plus an extra mile for the kids.

The 13 employees who made up Mid-Atlantic Corporate’s team, along with all of the other Miracle Marathoners around the country, each completed their first 26 miles on their own time and at their own pace. On October 12, the 27th and final day of the marathon, all participants on the East Coast completed their final 1.2 miles beginning at 2:27 p.m. to attract public awareness.

“The recurring theme for the Miracle Marathon is ‘for the kids,’ and that’s exactly why we wanted to participate in this great cause,” says Erin Doan, administration and community relations director for Mid-Atlantic Corporate. “It’s a very simple concept—moving for one mile a day—but it makes such a huge impact for the kids.”

Each individual participant in the Miracle Marathon has a goal to raise at least \$272. The Mid-Atlantic Corporate team raised \$1,352. All funds that Mid-Atlantic Corporate raises will be donated to our local CMN Hospital, Penn State Hershey Children’s Hospital.

The nationwide event raised over \$660,000!

To learn more about the 2014 Miracle Marathon, please visit www.miraclemarathon.org.

Mid-Atlantic Corporate's team would like to thank all of the participants and everyone who donated to the 2014 Miracle Marathon.

While Miracle Marathon may be over for this year, there are other ways of giving back to the kids of CMN Hospitals. Learn how your credit union can help at cmnh.midatlanticcorp.org.

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Two BSA Training Sessions Available on November 18th at Multiple Locations via Video Conference

HIGHTSTOWN, N.J. – Get your NCUA-required Bank Secrecy Act (BSA) training on Tuesday, November 18th. Train your tellers, teller supervisors, member service representatives, and new account managers at one of three locations: “live” at the League office in Hightstown or via video conference at Atlantic FCU in Kenilworth or Members 1st of NJ FCU in Vineland. The League will hold two sessions: morning from 9:30 a.m. to 11:30 a.m. and afternoon from 1:30 p.m. to 3:30 p.m. Please note: for the PM session, video conferencing at Atlantic FCU will NOT be available. It will be available live at the League and via video conference at Members 1st of NJ FCU only.

The cost is just 469.00 per person.

This session will focus on:

- When a CTR needs to be completed and how to correctly complete a CTR
- When a SAR is required and what is required to correctly complete a SAR
- Identifying money laundering and suspicious activity
- CIP and OFAC compliance; and
- Customer due diligence requirements.

To register for either session at any of the three locations, email Mary Zelinsky at mzelinsky@njcul.org and your credit union will be invoiced.

To purchase and register online please 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.



CU's Involved in Nearly 400 Races on Today's Ballots

WASHINGTON – As the polls open today, credit union supporters around the country are encouraged to vote for candidates who have shown their support for the not-for-profit financial system. CUNA, state leagues, and credit union members, staff, and volunteers around the country are involved in nearly 400 races today, many of them among the closest in the nation.

Nearly \$6 million has been spent this election cycle by CUNA and the Credit Union Legislative Action Council (CULAC) in support of candidates. This includes more than \$3 million in direct contributions in 397 races, including 367 of the 435 House races (with 190 Republicans and 177 Democrats receiving support) and 30 of 36 Senate races (with contributions going to 15 Republicans and 15 Democrats).

An additional \$1.4 million has been spent on independent expenditures via CULAC, which paid for TV, radio, direct mail, and digital advertisements in five races.

CUNA and the state leagues have expended another \$1.4 million for partisan communications, which helped send more than 2.1 million messages to nearly 420,000 credit union members belonging to 45 credit unions.

Fifteen candidates have been the recipients of an independent expenditure from CULAC or a partisan communication has been conducted on their behalf from CUNA and the leagues. Of those four Senate and 11 House races, the most notable is in Colorado where Sen. Mark Udall (D) is in one of the closest races in the country in his re-election bid against Rep. Cory Gardner (R). Udall has been a longtime supporter of raising the member business cap and has introduced multiple pieces of legislation throughout the years to that effect.

CULAC support for candidates running in the Garden State this election cycle is at an all time high with ten candidate campaign committees receiving support totaling \$65,000.

MemberClose Loan Guarantee Program Allows CUs to Make More Loans, Not More Risk

MemberClose saves credit unions on the time it takes and the money it costs to process all types of home equity and other real estate loans. A growing number of N.J. credit unions have already discovered that MemberClose is easy to use and customize to their specific needs. Now, with the MemberClose Loan Guarantee Program (LGP), your credit union can make more loans with no additional risk, allowing the credit union to say "yes" more often to

qualifying members. When LTV is the only reason to deny the loan, MemberClose LGP is the answer. The MemberClose LGP allows your credit union to lend up to 100% LTV on all equity loan types.

Participating credit unions already have over \$30 million in outstanding loan balances. These are all loans that would not have been made without MemberClose LGP. The program is easy to implement and manage.

For more information contact Bill Smith (bsmith@cucenter.org) at 888-746-2476 or visit the MemberClose Web site www.MemberClose.com.



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Five New NCUA Videos to Fight Fraud

ALEXANDRIA, Va. – Credit unions have a new source of information on how to detect and deter employee dishonesty and fraud as a result of the five videos released by the NCUA.

The complete eight-part series, “Deterring, Preventing and Detecting Employee Dishonesty,” is available on the NCUA’s [YouTube channel](#).

“Frauds, even those that are relatively small can have far reaching repercussions affecting the reputation of the entire credit union system,” NCUA Board Chairman Debbie Matz said. “NCUA’s newest videos provide practical tips for fighting fraud. I encourage all credit unions to take advantage of this training resource and to implement internal controls based on what they learn.”

Developed in partnership with CUNA Mutual Group and featuring staff from NCUA’s Office of Small Credit Union Initiatives, the “Deterring, Preventing and Detecting Employee Dishonesty” video series provides real-world scenarios that can help managers and employees identify the warning signs of potential fraud or employee dishonesty at a credit union. The [first three episodes](#) of the series released in July provided an overview of the series, and outlined the importance of maintaining a policy on employee fraud and conducting surprise cash counts.

The new videos released today address separation of duties, employee and family member accounts, file maintenance transactions, and vault cash counts. Another video highlights the possible behavioral red flags and warning signs of potential fraud, summarizes the main points of the video series, and provides information on additional resources.

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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

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](#)

November 18 -- [VirtualCorps Webinar: The Affordable Care Act-Gifts and "WRAPS"](#)

November 18 -- [BSA Training for Frontline Staff \(AM Session\)](#)

November 18 -- [BSA Training for Frontline Staff \(PM Session\)](#)

December 10th -- [Creative You Information Session](#)

Industry Events

November 6 -- [Free Ongoing Operations Disaster Recovery and Business Continuity Tabletop Exercise at XCEL FCU](#)

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

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

November 18 -- [Free CUSolutions Webinar: Work in the Future - Google Apps for Credit Unions](#)

November 20 -- [Southern Chapter Meeting: Holiday Gathering](#)

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

December 11 -- [North-Central Chapter Meeting: Allowance for Loan Losses](#)

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](#)

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New Jersey Credit Union League | news@njcul.org | New Jersey Credit Union League | 299 Ward Street | Hightstown, NJ 08520

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