

Subject: The Daily Exchange -- November 24, 2014
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- November 24th, 2014
- Today's News:
- › NJ Day at Credit Union House, Sign-Up to Meet NCUA Board Member McWatters, CUNA President/CEO Nussle & Capitol Hill Lawmakers
 - › Don't Miss the FREE Creative You Info Session on December 10th!!
 - › Jersey Shore FCU Holding Holiday Gift Drive
 - › Join the South-Central Chapter for a Holiday Gathering and Discussions of CU Challenges on December 9th
 - › Share Why You are Thankful and Agility Recovery will Donate to the Red Cross
 - › Time is Running Out to Take Advantage of the Year-End Hot Topic Webinar Sale!
 - › Use the NJCUL's 'Careers' Page to Post Job Openings

NJ Day at Credit Union House, Sign-Up to Meet NCUA Board Member McWatters, CUNA President/CEO Nussle & Capitol Hill Lawmakers

HIGHTSTOWN, N.J. – NJCUL’s annual NJ Day at Credit Union House has been scheduled for December 9. The event is open to all NJCUL member credit unions at no charge.

This year’s day will kick-off with a morning meeting with NCUA’s newest board member, J. Mark McWatters, at the agency’s headquarters in Alexandria. The participants will then reconvene at Credit Union House for a luncheon meeting with CUNA’s new President/CEO Jim Nussle followed by meetings with two or three members of the state’s Congressional delegation.

Carpooling from the League’s offices in Hightstown will be available with a 7 a.m. departure and anticipated 7 p.m. return.

Additional information is available from the League’s Vice President of Corporate & Governmental Affairs Chris Abeel at cabeel@njcul.org.

Registration is available by emailing Mary Zelinsky at mzelinsky@njcul.org.

In the three months since taking office, McWatters has had a significant impact, first on the agency’s risk-based Capital (RBC) proposal, and just last week calling for a more open and transparent budgetary process.

Named in September to head CUNA, Nussle is a former eight-term member of Congress. He served as Budget Committee chairman from 2001 to 2007. Following his sixteen-year tenure on Capitol Hill, he

Page to Post Job Openings
and Find CU Candidates
› Daily Movement Men's
Health Tip
› Credit Unions, Mark Your
Calendars



Information Session

**FREE
Creative You
Information Session
December 10th**

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

Wanna know what it takes to be a Creative You team? Want more information on the program? Want to network with other innovative NJ CU folks? Join us for a [FREE Information Session](#) on December 10th.

The session will feature members of last year's teams as well as NJCUL staff involved. It is being held "live" at the League and also via video

2001 to 2007. Following his sixteen-year tenure on Capitol Hill, he served two years as director of the Office of Management & Budget under President George W. Bush.

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

Don't Miss the FREE Creative You Info Session on December 10th!!

Hear from the 2014 Teams About their Journey and Get in the Game for 2015!



Information Session

HIGHTSTOWN, N.J. – Join your peers along with League staff and Creative You Team Members for straight talk on what it takes to compete in the NJCUL Creative You Innovation Project during our FREE Creative You Information Session on Wednesday, December 10th from 10 a.m. to 1 p.m.

During this casual meeting, we will overview the timeline and process that took place in 2014 with former Creative You Team members on-hand to discuss their accomplishments and challenges throughout the process.

If you are even remotely thinking about this competition (or your boss is), please join us on December 10th "live" or virtually via video conference at Atlantic FCU or Members 1st of NJ FCU!

To register, send an email to Mary Zelinsky at mzelinsky@njcul.org.

More information on the 2014 Creative You process and teams, click [here](#).

For information on the next round in 2015, click [here](#).

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

Jersey Shore FCU Holding Holiday Gift Drive

The Rio Grande branch of Jersey Shore Federal Credit Union is collecting gifts to benefit the Hamer's School of Karate Christmas Party for less fortunate children, planned from noon to 4 p.m., Saturday, Dec. 13, at the Martin Luther King Community Center, 207

conference to Atlantic FCU and Members 1st of NJ FCU. Register by sending an email to Mary Zelinsky at mzelinsky@njcul.org.

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

Upcoming Events:

December 2, 2014
VirtualCorps Webinar:
Expanding Your CU into
Non-Conventional Financial
Services
3:00 pm to 4:00 pm
[More Information Click Here](#)

December 3, 2014
Webinar: Frontline Series:
Opening Accounts for
Nonprofit Organizations
3:00 pm to 4:30 pm
[More Information Click Here](#)

December 9, 2014
South-Central Chapter
Meeting:
Networking/Christmas/
Holiday Gathering
Location: Tommy's Inn in
Millstone
12:00 pm to 3:00 pm
[More Information Click Here](#)

Contact Us:

Address
299 Ward Street
Hightstown, NJ 08520
Driving directions

West Main St., Whitesboro.

Each year, about 100 area children between the ages of three and 10 are invited to attend.

To ensure children have a gift, visit the credit union at 3317 Route 9 S in Rio Grande and select a tag from the Starfish Angel Tree.

Unwrapped gifts should be returned to the credit union's lobby and placed under the tree with the tag attached by Tuesday, Dec. 9.

For more information call Jersey Shore Federal Credit Union at 609-646-3339 extension 110, or see www.jerseyshorefcu.org.

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

Join the South-Central Chapter Meeting for a Holiday Gathering and Discussions of CU Challenges on December 9th

MILLSTONE TOWNSHIP, N.J. – The South-Central Chapter will host a Networking/Christmas/Holiday Gathering on Tuesday, December 9th, beginning at 12 pm.

This lunch meeting, being held at Tommy's Inn at Millstone, will also include a discussion related to three challenges faced by your credit union this year.

****Please bring a gift to exchange costing no greater than \$20.00****

Click [here](#) for more information, the menu, and full registration form. Please register by Tuesday, December 2nd to Pam Elliott at aqchief@comcast.net.



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.

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

Share Why You are Thankful and Agility

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info@njcul.org

Connect with Us:



Recovery will Donate to the Red Cross

In the spirit of Thanksgiving, Agility Recovery is running a very special campaign in support of the American Red Cross, an organization that is near and dear to Agility's hearts.

Simply share why you are thankful on [Twitter](#), [Facebook](#) and [Instagram](#) using the hashtag #AgilityThankful. For every "thankful" post, Agility will donate \$1 to the Red Cross Disaster Relief Fund.

So, what are you waiting for? Take a moment out of your hectic day and help Agility give back this holiday season.

For more details about the campaign and to hear why Agility Recovery President and CEO, Bob Boyd is thankful, [click here](#).



Why I'm Thankful
#AgilityThankful

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

Time is Running Out to Take Advantage of the Year-End Hot Topic Webinar Sale!

The Hottest Credit Union Special of the Year!

ARCHIVED WEBINAR (INCLUDES LINK & FREE CD ROM)

Buy 2 HOT TOPIC webinars and receive the THIRD ONE FREE!

Don't miss this sale of our best-selling 2014 archived webinars! Each archive includes an on-demand link and a free CD ROM. We have extended the expiration date for the archived webinar links for the following webinars until December 31, 2014. The CD can be viewed even after the expiration date!

See [instructions](#) to redeem your free webinar. Click on titles for webinar content.

[01/14/2014 Real Estate Collections Under the New CFPB Mortgage Servicing Rules](#)

[01/30/2014 What is That Personal Tax Return Telling Me? Part 1: Form 1040, Schedules B, C & D](#)

[02/05/2014 ACH Specialist Series: Tax Refunds: ACH](#)

[Postings, Exceptions & Liability](#)

[02/12/2014 Imaged Documents: What to Keep, What to Destroy, What Holds Up in Court](#)

[04/02/2014 ACH Specialist Series: ACH Rules Update 2014](#)

[04/16/2014 Responding to Official Demands for Member Funds: Subpoenas, Garnishments, Summonses, Levies](#)

[04/24/2014 BSA Officer Duties & Update](#)

[05/14/2014 Auditing Your Loan Portfolio: Consumer, Commercial & Real Estate](#)

[06/03/2014 Head Teller Development: Improving Teller Performance](#)

[06/17/2014 Processing IRA Rollovers & Transfers](#)

[06/24/2014 Regulation E & Debit Card Error Resolution: Processing, Disclosure & Investigation](#)

[07/15/2014 Self-Employed Borrower Tax Implications for Qualified Mortgages Under the New CFPB Income Verification Rules](#)

[07/30/2014 Real Estate Lending Series: Avoiding HMDA Reporting Mistakes](#)

[08/19/2014 Consumer Collection Compliance Under the CFPB, UDAAP, FDCPA, FACTA & More](#)

[08/26/2014 Frontline Series: Business Accounts: Who is Authorized to Open, Close, Transact?](#)

Special limited to the above webinar titles only.

Offer expires November 30, 2014.

May not be used in connection with other coupons or discount offers.

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

Use the NJCUL's 'Careers' Page to Post Job Openings and Find CU Candidates

HIGHTSTOWN, N.J. – Did you know that as a member of the New Jersey Credit Union League you can post your open job positions on our “[Careers](#)” page? Member credit unions can send job postings to [Mary Zelinsky](#) and they will be posted on the site for three months. Check out these [Career Posting Guidelines](#) for details on how to submit a posting.

This page is a great place for our credit unions to get the word out about job openings and opportunities and can be viewed by potential candidates.

Many credit unions have had success filling positions through their postings on the NJCUL site, including Garden Savings FCU. “Thank you for posting these job openings; we got both candidates directly from your web site,” said Garden Savings FCU Chief Sales Officer Mike Powers, who recently posted two job openings. “It’s a great resource for us.”

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

Daily Movember Men's Health Tip

HAVE REGULAR GLAUCOMA SCREENINGS

Glaucoma is a major cause of blindness and it usually doesn't produce visual symptoms until it has caused significant damage to the optic nerve. That's why eye doctors call it a "thief in the night." The other benefit of glaucoma screening is that your ophthalmologist will have the opportunity to check for other eye problems such as macular degeneration.

support movember



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

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

December 2 -- [VirtualCorps Webinar: Expanding Your CU into Non-Conventional Financial Services](#)

December 4 -- [Webinar: Traditional & Roth IRA Reporting Responsibilities: Requirements, Issues & Answers](#)

December 9 -- [VirtualCorps Webinar: Enhancing Leadership Skills For Boards Of Directors](#)

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

Industry Events

December 9 -- [South-Central Chapter Meeting: Networking/Christmas/Holiday Gathering](#)

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](#)

June 1 -- North Jersey Federal Credit Union Foundation's Annual Golf Outing

September 28th -- Picatinny Federal Credit Union 17th Annual Golf Outing

October 4-6 -- NJCUL's 81st Annual Meeting & Convention

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

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