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April 6th, 2015

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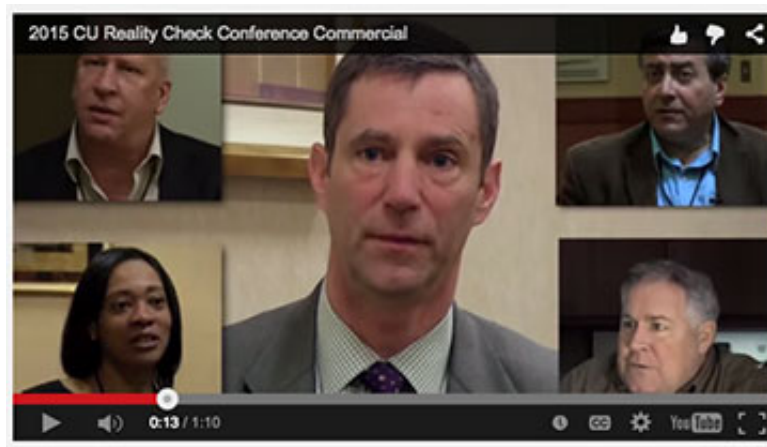


One Week from Today: 2015 CU Reality Check!

ATLANTIC CITY, N.J. – One week from today, credit unions from across the country and around New Jersey will head down to the Golden Nugget Atlantic City for the 2015 CU Reality Check Conference!

It's not too late to sign up! Join us as we check out the new venue, see the two 2015 Creative You teams (Team First Force and CU Innovate NJ) go head-to-head, hear all about hot topics covered by prominent speakers, network with peers, interact, engage...this conference has it all!

If you want to know what it's all about, check out the [commercial](#) featuring past attendees!



Don't miss out on this hard-hitting conference taking on all the issues that you need to know about. Join your peers April 13-15, 2015 at the Golden Nugget Atlantic City for 2015 CU Reality Check!

Check out www.curealitycheck.com for more information and to register ASAP!



New Jersey Credit Union Foundation Board Call for Applications Open

The New Jersey Credit Union Foundation has launched a call for applications to fill three vacant seats on its Board of Directors.

Applicants must fill out the [Board Member Application](#), as well as the [Conflict of Interest Disclosure Form](#).

Return the forms to Foundation Executive Director Candice Nigro at cnigro@njcul.org or mail to the address below:
Attention: Candice Nigro,
NJ CU Foundation
299 Ward Street
Hightstown, N.J. 08520

Deadline for applications is Friday, April 10th, 2015.



Upcoming Events:

April 7, 2015
VirtualCorps Webinar:
Functional Compliance
management Program
3:00 pm to 4:00 pm
[More Information Click Here](#)

April 8, 2015

Tims is Running Out!

www.CURealityCheck.com

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Registration Open for NCUA's April Open Board Meeting Online Livestream

ALEXANDRIA, Va. – Registration is now open for the online livestreaming of the NCUA's April 30 open Board meeting.

People interested in watching the April open Board meeting live will need to register online [here](#), and participants will use this same link to log into the livestream. There is no charge for the livestream.

Once they have registered, participants will receive a link they can use to test their systems. Participants with technical questions about accessing the livestream may email audience.support@on24.com.

The April open meeting is scheduled to begin at 10 a.m. Eastern. Board meeting agendas are posted on the Board [calendar Web page](#) at 3 p.m. Eastern one week prior to the meeting.

There will be a new registration link for each subsequent open Board meeting. Live captioning will be provided during each meeting for the hearing-impaired. The agency will continue to post video archives of open Board meetings on its [Web site](#).

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Happy National Donate Life Month from NJ Sharing Network

One sunflower seed has the potential to bloom, grow, and create countless other seeds. So, too, does the gift of life through organ and tissue donation.

Be the Power of One!

Learn more about how you can get involved in your community to celebrate National Donate Life Month and Blue and Green Day on April 17th!

Webinar: Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment
3:00 pm to 4:30 pm
[More Information Click Here](#)

To learn more, get involved, and register as an organ and tissue donor,



April 9, 2015
Compliance Roundtable: Robbery Prevention and Safety Awareness
10:00 am to 12:30 pm
[More Information Click Here](#)

visit www.NJSharingNetwork.org.

[Register as a donor.](#) [Become a volunteer.](#) [Make a contribution.](#)

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CUNA Advocacy Includes More Than 50 Letters to Congress in Q1

'Endless Action' in Congress as CUNA Sends More Than 50 Letters on CU Issues, Says Donovan

WASHINGTON – “Endless action” is how CUNA Chief Advocacy Officer Ryan Donovan described the first three months of the 114th Congress, which has seen hearings in both chambers on regulatory relief, patent reform and data security, and more than 54 letters sent by CUNA to lawmakers on those and other topics.

“The first three months of this year have set us up to have a very busy and productive remainder of the year,” said Donovan in his weekly “Legislative Update.”

“We’re going to need credit unions to stay engaged in all these issues, to continue to press data security,” he said. “We’re hopeful something is going to happen on patent reform; there’s a lot going on here, and we need credit unions to be talking to their members about it.”

Donovan said several of the nine regulatory relief bills passed by the House Financial Services Committee last month may be taken to the

ensure credit unions' priorities are included in those bills.

Also, as merchant data breaches continue to make headlines, Donovan said that CUNA's efforts on that front have developed nicely. Last year was all about getting Congress's attention on merchant data breaches, and the millions of credit union and member contacts CUNA was able to develop have gotten legislators' attention.

Tax reform also remains a high priority for the House Ways and Means and Senate Finance committees, particularly with the Senate Finance Committee setting up working groups to look at aspects of the tax code.

He also urged credit unions to file "carefully considered, thoughtful comment letters" on the NCUA's revised risk-based capital proposal. CUNA has posted [new resources](#) for credit unions composing their comment letters, which are due to the agency by April 27.

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Join the Southern Chapter and Your Marketing Co. for a Free Breakfast Meeting April 22nd

VINELAND, N.J. – The Southern Chapter invites you to a free breakfast buffet on Wednesday, April 22nd at Merighi's Savoy Inn in Vineland, N.J. at 8 a.m.

You'll hear from Bo McDonald, CEO & Founder of Your Marketing Co. (YMC), the League's latest endorsed provider.



The registration deadline is Friday, April 17th, 2015.

[Click here for the 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 as vendors.

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Thursday: Don't Miss the Robbery Prevention and Safety Awareness Discussion at the Compliance Roundtable

CUNA Mutual Group and FBI to Review Security, Robbery Response, and Prevention

In an effort to increase awareness and assist New Jersey credit unions in taking a proactive approach to security, robbery response, and prevention protocols, CUNA Mutual Group, the New Jersey Credit Union League, and Special Agents from the FBI are offer a combined training session on physical security and employee safety.

This Compliance Roundtable, taking place April 9th, is intended to focus on the following aspects of robbery and employee safety:

- A review of recent robbery activity
- Outline of procedural best practices for preparing and responding to a robbery
- Identifying key loss prevention resources
- Open Q&A, and discussion

NJCUL Director of Compliance Nicola Foggie will facilitate the discussion, which will be led by Michael A. Scimeca and Carrie Brzezinski of the FBI and Carlos Molina, Risk Management Consultant, Credit Union Protection Risk Management, of CUNA Mutual Group.

The session will take place from 10:00 a.m. to 12:30 p.m. and will include lunch. Join us “live” at the League office or via conferencing at Atlantic FCU in Kenilworth or Members 1st of NJ FCU in Vineland. The cost to attend is \$25.

There is also a 50% discount for credit unions below \$10 million in assets. Contact Mary Zelinsky at mzelinsky@njcul.org or 800-792-8861 ext. 100 for more information.

To register and pay by check, send an email to Mary Zelinsky at 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.



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NCUA Awards \$520,440 in Grants to 153 Low-Income Credit Unions

Funds to Support Student Internships and Staff, Volunteer Training

ALEXANDRIA, Va. – Credit unions providing affordable financial services to underserved communities will be able to offer staff training and student internships with grants awarded last week by the NCUA.

“These grants focus on the future of credit unions,” NCUA Board Chairman Debbie Matz said. “They will help train staff and volunteers to provide even better service and introduce the next generation of leadership to the credit union system. NCUA works hard to help credit unions succeed, and investing in current and future staff is a good way to help them do what they do best: serve members and their communities.”

A total of 153 low-income credit unions will receive \$520,440 through the first Community Development Revolving Loan Fund grant round in 2015. NCUA's Office of Small Credit Union Initiatives administers the funds. Congress established the fund to provide grants and loans to credit unions serving low-income communities. Since 2001, NCUA has received more than \$14.8 million in grant funding.

NCUA awarded grants for two initiatives: staff and volunteer training (\$273,000 in grants awarded) and student internships (\$247,440 awarded). In this round, 344 credit unions submitted grant applications to NCUA with more than \$1.7 million in funding requests.

A list of grantees is available online [here](#). Credit unions have received an email notification and may check their CyberGrants login for their application status. Credit unions that did not receive a grant in 2014 and those with smaller assets received priority for funding.

"These initiatives are down payments on the future," OSCUI Director William Myers said. "Customer service is a strong suit for credit unions, and staff and volunteer training will help credit unions find ways to up their game. Internships give students a sense of the possibilities of careers in the credit union system and an appreciation of the importance of an affordable financial services alternative to low-income households and communities that lack adequate access to affordable financial products and services."

Low-income-designated credit unions interested in applying for the second grant round of 2015 are encouraged to participate in the agency's April 15 webinar to learn about the initiatives that will be offered.

Online registration for the Webinar is available [here](#). Participants will also use this link to log into the webinar. Registrants should allow pop-ups from this website. The Webinar will last 90 minutes. There is no charge.

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Survey Finds that Many Consumers Find Financial Problems Difficult to Admit

Be Prepared, Not Ashamed, When Financial Strife Hits: CUNA Expert

MADISON, Wis. – An aptly timed survey—given its release just prior to National Financial Literacy Month—has revealed that many consumers find it difficult to admit that they have financial problems.

Roughly 56% of retirees said they would wait to tell their family they had a financial challenge until they resolved it, according to the MassMutual survey (*MainStreet.com* April 1).

Millennials struggle with this problem as well, as nearly one quarter would wait at least a week, and perhaps forever, before approaching a loved one about a financial hardship.

While a reluctance to admit when one's finances have gone awry is common, it's also preventable, according to Susan Tiffany, CUNA director of consumer periodicals.

CUNA is a major supporter of National Financial Literacy Month.

"There are two kinds of financial messes," Tiffany told [MainStreet.com](#). "One is when life deals you a bad hand that you didn't see coming, and the other one is a self-created emergency that arises because you've been careless in your habits."

Tiffany also noted that many people often find themselves in a bad spot financially and, because they've developed poor habits, any attempt to rectify the situation only makes the situation worse.

"They might go to a payday lender or a pawn broker or a car title loan person. I just can't think of a situation where that's going to improve things at all," Tiffany said.

Embarrassment over financial circumstances also can extend to financial counselors, Tiffany added.

But the CUNA financial expert said it's important to get past the discomfort and meet with someone who can truly help, such as someone from the National Foundation for Credit Counseling.

"It's just good personal finance hygiene, for lack of a better term, to seek out help," Tiffany said. "You're not going to appall anyone with your circumstances: They've seen it all before."

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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

April 7 -- [VirtualCorps Webinar: Functional Compliance Management Program](#)

April 9 -- [Compliance Roundtable: Robbery Prevention and Safety Awareness](#)

April 14 -- [VirtualCorps Webinar: Branding the Experience](#)

June 19 -- [Compliance Conference: Managing Dynamic Change](#)

Industry Events

April 7 -- [South-Central Chapter Meeting: Reality Fairs](#)

April 10 -- [Deadline for NJ CU Foundation Board Member Applications](#)

April 13-15 -- [2015 CU Reality Check at the Golden Nugget Atlantic City](#)

April 28 -- [NJCUL's 27th Annual Golf Tournament](#)

May 15 -- [Reality Fair at Barringer High School Academy of the Arts and Humanities](#)

May 18 -- Greater Alliance FCU Golf Outing at Apple Ridge Country

Club in Mahwah, NJ

May 20-21 -- [CU Direct's Automotive Lending & Marketing Conference](#)

May 29 -- [New Jersey Credit Union Foundation 5th Annual Casino Night](#)

June 1 -- [North Jersey Federal Credit Union Foundation's Annual Golf Outing](#)

June 5 -- [Reality Fair at Thomas Wallace School](#)

June 10 -- [Reality Fair at Ewing High School](#)

July 20 -- Garden Savings FCU's 5th Annual Golf Outing at Fiddler's Elbow Country Club

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

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

November 6-8 -- [DCUL's 2015 Volunteer Leadership Conference](#)

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