

SEPTEMBER 2004

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To submit topics for articles or comments for the SAS Gazette, send to monitor@mcu.org.

Internet Security, as Important as Ever

by *Paula Szelag*

E-Business Information Systems Director

Use of the Internet these days has replaced many of our trusty old resources. It is becoming commonplace for people of all ages to 'surf the net.' Seniors are learning the wealth of information available and the children, well; most of them run circles around us

"Taking a few minutes of precaution can save many hours of work if your network is compromised."

when it comes to computers. Seems so long ago that we made trips to the local AAA Insurance office for a 'trip tick' to help map our vacation route. When was the last time you let your fingers do the

walking? And my favorite dinosaur, the card catalog at the local library.

With easy Internet access and usage rates increasing, our workstations and network systems are more vulnerable everyday. Taking a few minutes of precaution can save many hours of work if your network is compromised. These practices should be followed both at work and at home. While they may seem logical, and you most likely have heard them before, they are worth repeating.

1.) **Keep your password safe**

because this is the 'key' to your personal information. Don't leave it in public view or where people may find it. Change it often and never give it to anyone you don't trust.

2.) When entering private information, **only use secure sites.** It's

easy to see if a site is secure, double click on the padlock icon found in the bottom right hand corner of the window and verify the contents of the certificate.

3.) **Never open e-mail with attachments** from someone you do not know. Delete it immediately, and then delete it from your trash or deleted items. The risks are too great. It can only take one virus to lock up your workstation and possibly the entire network system.

4.) **Use the EXIT button** to end each Internet banking session. Do not use the Back button to exit the site. This ensures that the connection is properly broken. If the site has a Log Out option, log out of the page and then Exit the site.

5.) And finally **never download software** from a site that you are not completely 100 percent sure it is a safe, reputable company. Hackers are very clever and can hide viruses in seemingly unsuspecting software.

To learn how a CU Village consultant can help with in-depth services to keep your Internet connections secure, contact your CU Village business consultant at 800-262-6285 in Michigan or 800-575-1820 Nationwide, or via e-mail at info@cu-village.com.

Protecting Privacy Online



by *Tim Bohlman*,
Director, Web Development - CU Village

The Children's Online Privacy Protection Act (COPPA) was passed by Congress in October 1998, with a requirement that the Federal Trade Commission (FTC) issue and enforce rules concerning children's online privacy. The primary goal of the Act and the Rule is to place

parents in control over what information is collected from their children online. The Rule was designed to be strong, yet flexible, to protect children while recognizing the dynamic nature of the Internet.

The COPPA Rule applies to operators of commercial Web sites and online services directed to children under 13 that collect personal information from children, and operators of general audience sites with actual knowledge that they are collecting information from children under 13.

What determines if a site targets children?

The Rule sets out a number of factors in determining whether a Web site is targeted to children, such as its subject matter, language, whether it uses animated characters, and whether advertising appearing on the site is directed to children. The Commission will also consider empirical evidence regarding the ages of the site's visitors. These standards are very similar to those previously established for TV, radio, and print advertising. Those operators must:

1. Post clear and comprehensive Privacy Policies on the Web site describing their information practices for children's personal information;
2. Provide notice to parents, and with limited exceptions, obtain verifiable parental consent before collecting personal information from children;
3. Give parents the choice to consent to the operator's collection and use of a child's information while prohibiting the operator from disclosing that information to third parties;
4. Provide parents access to their child's personal information to review and/or have it deleted;
5. Give parents the opportunity to prevent further collection or use of the information; and
6. Maintain the confidentiality, security, and integrity of information they collect from children.

In addition, the Rule prohibits operators from conditioning a child's participation in an online activity on the child's providing more information than is reasonably necessary to participate in that activity.

Are Web sites run by nonprofit entities subject to the Rule?

The Act and the Rule expressly state that they apply to commercial Web sites and not to nonprofits that would otherwise be exempt from coverage under Section 5 of the FTC Act. Thus, in general,

most nonprofits are not subject to the Rule. However, nonprofits that operate for the profit of their for-profit members may be subject to the Rule. See *FTC v. California Dental Association* 526 U.S. 756 (1999), for additional guidance on when nonprofits are subject to FTC jurisdiction. Although true nonprofits are not subject to COPPA, we encourage them to set an example by posting privacy policies and providing the protections set forth in COPPA to children providing personal information at their sites.

What do I do if my site isn't in compliance with the Rule?

If you are not collecting any personal information from children, then you are not subject to the Rule. So the quickest thing to do until you can get your site into compliance is to stop collecting personal information from children under 13. In fact, many sites that we have talked to realize that collection of such information is not necessary.

Then, review your Web site, your privacy policy, and the Rule carefully. The materials on the Commission's Web site can provide you with helpful guidance. Take a close look at: what information you collect; how you collect it; how you use it; whether the information you seek to collect is necessary for the activities on your site; whether you have adequate mechanisms for providing parents with notice and obtaining consent; and whether you have adequate methods for parents to review their children's information and for verifying

Updated School Info Needed

CUNA maintains a state-by-state list of credit unions with in-school branches on its Web site. The list is based on what's reported to CUNA. There is also an on-line reporting form, which Leagues or credit unions can use to update CUNA on new additions (either credit unions or branches).

The directory on CUNA's Web site is at http://www.cuna.org/initiatives/youth/youth_inschool.html

The link for the on-line reporting form is at http://www.cuna.org/initiatives/youth/youth_form.html

CUNA asks credit unions to let them know when adding or changing an in-school branch so that it can keep its lists up-to-date.

that the people requesting access to kids' information really are their parents.

I operate a general audience site and don't ask visitors to reveal their ages. I do have a button that users can click to send feedback, comments, or questions by email. What are my responsibilities if I get an email that says, "Hi, I am Steve, age 10, and I really like your site. When do you think you will add some more games?"

Under the Rule's one-time contact exception, you can reply to the child (once) without sending notice to the parent or obtaining prior parental consent as long as you do not re-contact the child and you delete the personal information from your records.

Tim Bohlman can be reached at 800-262-6285, Ext. 260 or tdb@mcul.org.

Viruses: Different Types and How They Work

A software virus is a program designed to change the way your computer operates without your consent. Some viruses are intentionally written to delete files, corrupt programs or erase disks. By definition a virus replicates, spreading itself by attaching copies to other files.

- **Macro viruses** spread whenever you open an infected file and can be transferred across platforms. They can destroy and change data saved on your computer.
- **Trojan horse** is a term used to describe a computer program that appears to serve a useful purpose or have entertainment value, but in fact is designed to damage files or install another virus on your computer. A Trojan horse is technically not a virus itself because it does not replicate. It is a means

of delivering a virus. However, any file that contains a Trojan horse cannot be repaired and must be deleted immediately.

- **Worms** are programs that copy themselves without necessarily altering other programs. They damage systems by making so many copies of themselves that they can slow down a computer. Like Trojan horses, worms cannot be repaired, so any file that is infected must be deleted completely.

You should be suspicious of any program that you download from a newsgroup, Web site or e-mail attachment. Using an up-to-date virus protection program, you should scan everything you download.

Shhh, Voices Carry: Protect Members' Private Info

by *Charlene Komar Storey*

What could be worse – personal information belonging to a member being broadcast across your CU's lobby? That kind of thing doesn't happen at my credit union, you say? Well, perhaps no one is shouting out a member's Social Security number or

"Some of the danger comes as a result of the very best intentions."

MasterCard balance, but that kind of information may be more available to others in the lobby than you might think. If so, your credit union may not only be jeopardizing your members' financial security, it may also be breaking the law.

Some of the danger comes as a result of the very best intentions. Efforts to make the lobby seem more open and friendly, and even the installation of self-serve technology to reduce or eliminate waiting time, may have left member information vulnerable to eavesdroppers or prying eyes. But other problems may be due simply to bad habits or carelessness.

What's New in Compliance

The topic for the MCUL Compliance and Regulatory Issues for August 2004, Volume 5, Issue 8, is "Michigan Credit Union Act." This and other FAQs are available online at www.mcul.org under Regulatory Compliance.

Also available online is the 2004 Compliance Calendar, CMS Releases, Regulatory Alerts, Comment Calls and a list of Compliance Releases.

'Gazette' Available by E-mail

The quarterly *Gazette* is available via e-mail to all affiliated CUs, regardless of asset size. To subscribe to this free service, visit online at www.mcul.org, under Small Credit Union Resources, then *Gazette*. Back issues of the *Gazette* are also available online as well as an index of articles from previous issues.

There are ways credit unions can determine how their locations rate.

Conduct a privacy-oriented physical audit of each branch. Check to make sure the IT door is always closed and locked.

Check wireless security. Avoid giving information thieves the opportunity to gather members' private information from wireless computers in use in the credit union. Identity thieves driving by with a scanner can tap into private information.

Ensure that paperwork with member information is kept in a secure area and not left in the open where others can view it. That includes leaving information displayed on a computer screen or a member using a computer in the lobby to view their own information. Place computer monitors in areas that maximize privacy.

Determine if your credit union branches need sound control such as masking with "white noise." Voices carry and personal information might be overhead, as far away as the other side of the room. Confidential information should be spoken very quietly or written down. Sound absorbing ceiling tiles and portable panels are one inexpensive fix.

Examine entry security. "Man traps," or an entrance control system, not only increases security, but privacy. Consisting of two chambers, and operated by sensors, only one person can either enter or exit at a time. Using mantraps also eliminates the use of bullet-resistant glass at teller windows because weapons are detected in the mantraps.

In practical terms, privacy often seems connected with security. It makes sense, particularly in terms of data technology. Secure your data system, and you secure your members' privacy. But there's far more to privacy than that—physical records privacy, speech privacy and more.

Editor's note: Excerpted from an article that first appeared in the April 2004 issue of CUES' Credit Union Management magazine. The entire article can be viewed online at www.cunamanagement.org, by selecting April 2004 from the "Past Issues" menu at the bottom of the page.

Grant Programs Available

As part of the White House Office of Faith-Based and Community Initiatives, there is available a list of over 150 programs offered by various Federal agencies, of interest to small, faith-based and community groups. The list is updated over time. Visit www.fbc.gov to search an updated list. Other sites include www.grants.gov and www.fedbizopps.gov.

The programs are organized into general categories. In each category, there are programs from several different Federal agencies. An application is available at the beginning of each category and goes directly to one of the Federal agencies. In every case, the contact information in the listing is a good place to start for learning about the application process and other details about the program.

"Formula grant programs" are listed at the end of most categories. These are the programs in which the Federal government makes large grants available to states and local governments. These states and localities then award grants themselves to grassroots and other organizations. Totalling more than \$50 billion, formula grants represent a wide range of funding opportunities. To learn about these opportunities, contact the local and state agencies responsible for managing these programs.

For more information on the grants process, visit <http://www.whitehouse.gov/government/fbc/grants.html>.

How to Recognize Eight Sins of Service

There are employee behaviors or service sins, which are driving members away. These sins are committed by individual employees and are a result of their attitudes. Careful observation by everyone will help you identify which types of

What's New in Connection

The latest issue of *Connection* newsletter is now online. This issue discusses:

- Innovative ways to celebrate International Credit Union Day.
- Tips for effective member seminars.
- Recent salaries for credit union marketers.
- Youth Week saving challenge results.
- Why we should teach preschoolers about money.

To read the *Connection* newsletter, visit <http://training.cuna.org/pubs/connect.html>.



by **Debra J. Schmidt**, author of "The Loyalty Builder"

service sins are being committed in your credit union.

Here are eight of the most common service sins to watch for:

Apathy – This is often called the "I don't give a rip about you or my job attitude." Many employees get this way when they're bored with their jobs and nobody is reminding them that the reason for their job is to serve the needs of the member.

Brush Off – Finding ways to get rid of the member by transferring their calls or trying to "slam dunk" the member with some standard procedure that doesn't really solve the problem but lets the service person off the hook. This causes the member to tell their story over and over until they get the service they need.

Coldness – A lot like apathy, only worse. Impatience, curtness, even hostility toward members or co-workers. The body language of the employee says, "You're a nuisance; go away."

Condescension – A patronizing attitude accompanied by the use of a member's first name without their permission. Members also think employees are condescending when they throw around industry jargon or acronyms rather than communicating in clear, understandable language.

Robotism (I like to call this one "Paper or Plastic!") – "Thank-you-have-a-nice-day-NEXT" treatment where members feel like nothing more than numbers. This occurs when employees go through a standard set of motions and slogans but never really connect with the member.

Rule Book – Using credit union guidelines as excuses for not providing service even when an employee knows they can be flexible. When the rulebook is used, members hear negative phrases such as, "We don't do that in this department."

Run-Around – Sending the member on a wild

ID Theft Site

CUNA has added information on identification theft to its Web site at www.cuna.org under CUNA Initiatives.

Resources posted on the site include: Important Tools and Resources on Identity Theft, Checklist of Credit Union Responsibilities and a Checklist Supplement.

goose chase because no one is willing to take ownership of **his or her problem**.

Tune Out – Not focusing 100 percent on the person who is speaking; judging before you've heard the person out; not asking questions to verify that you understand what was said, and not giving appropriate responses.

How to Eliminate Service Sins

The best way to approach this is by making everyone part of the member service improvement team. Involve your employees in finding ways to eliminate your credit union's service sins. Ask each member of your team to make a list of the sins (not the names of the people committing them) they observe during a one-week period.

Bring everyone's list to a staff meeting and, as a team, rank the service sins, with No. 1 being the most frequently observed. Then brainstorm ways service can be improved to eliminate the sins. (HINT: Ownership of Attitudes!)

If you ask any consumer why companies give poor service, they'll tell you. Instead of asking your members what they like about the service they've received, ask them, "What are we doing that's irritating you?" Then be prepared to receive an earful of complaints, ideas and suggestions.

It is precisely this kind of feedback that many companies choose to ignore or make excuses for. Loyalty-focused employees listen carefully and take

CU Funds Available

The Michigan Credit Union Foundation (MCUF) continues to accept requests for funds for educational programs and books throughout the year.

Credit unions and chapters that have not made a donation to support the MCUF, can use the form included with this newsletter or visit the MCUF Web site.

Credit unions that have \$20 million and less in assets can apply for up to \$1,000 from the MCUF funds and the \$535 from the Small Credit Union Initiative Account towards educational programs.

Questions can be directed to MCUF Executive Director Doris Brown at dab@mcu.org or Ext. 339.

Information and forms are also available online at www.mcu.org, keyword jump MCUF.

action to fix the problems. When you honor this kind of honest feedback from your members, you will gain powerful tools to rise above the competition.

Debra J. Schmidt, a.k.a. The Loyalty Leader, leads business to greater member, employee and brand loyalty. To subscribe to her free e-mail newsletter, visit www.TheLoyaltyLeader.com.

Know Your Competition Before Writing a Press Release

Don't even think about writing or sending a press release until you've studied what you're up against in the marketplace. Why should a consumer buy your product or service over the dozens, perhaps hundreds or even thousands of equal or similar products or ideas out there? You can't answer that unless you know the competition. And until you can personally answer that question, you're not even in the running with the competition.

“Before you write your next press release, check out the competition and know why your product or service is better.”

Furthermore, the media person reading your press release won't have a reason to choose your product to write about over the hundreds of other press releases received about similar products.

We'll assume you know about your biggest competitors in the marketplace or at least, locally. But do you know about all similar products to yours being touted in cyberspace? The best way to check this out is to go to a search engine such as

Google, MSN or the like, and search your product or idea by name or category. This should lead you to the Web sites of your competitors where you can check out what they're saying about their products or services.

To go one step further, you can subscribe to a database service such as LexisNexis (<http://www.lexis-nexis.com>) where you can research many databases and print out information. This is the Nirvana of marketplace research and could be worth the cost to you. If you don't have access to a computer and modem, you can always use the good old local library. Here you can do research the old-fashioned way, book by book, or you can access the public computer. A third method of

marketplace research is to subscribe to specialty publications within your field. These magazines and newsletters are usually loaded with current information in your chosen field, either online or off.

Before you write your next press release, check out the competition and know why your product or service is better. Then all you have to do is convince the public of those facts.

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Hispanic Resource

CURE Golf Outing Results

Good news for SAS credit unions.

Twelve scholarships were granted to SAS credit union officials to attend the “Hike the Hill” event held in Washington, D.C. in June. Credit Union Reactionary Efforts (CURE) paid for the airfare and hotel costs for the participants. Scholarships ranged from \$600-\$950.

Also, the 2004 CURE Golf Outing held July 28 in East Lansing raised \$5,000 for scholarships so that SAS credit union officials can participate in the next “Hike the Hill” and the MCUL Governmental Affairs Conference (GAC). To date, CURE has \$17,000 available for scholarships, \$5,000 more than the previous year, according to MCUL's Todd Stabenow.

The CURE Committee maintains a rainy day fund for extraordinary defense strategies in both the legal and legislative arenas, as well as a second, segregated fund for well-defined grassroots political involvement that is crucial in the effort to build and maintain relationships with elected officials.

All proceeds from the annual golf outings are used to provide financial assistance to credit union officials willing to participate in the MCUL GAC held in Lansing, and the “Hike the Hill” grassroots lobbying trip to Washington, D.C.

For more information on donations or questions, contact MCUL's Todd Stabenow at 517.482.1062, Ext. 16, or e-mail at tds@mcul.org.

Guide Available at CUNA

CUNA has a Web site devoted to the Hispanic market, the largest and fastest growing minority group in the United States.

According to CUNA, more than 80 percent of Hispanics want more information about financial services, and 88 percent of all Hispanics wish credit unions and banks would offer services with them in mind.

Serving the Hispanic market is in keeping with the credit union tradition of serving the underserved.

The resource guide, "Credit Unions Serving Hispanics: A National Perspective" is designed for the credit union interested in meeting the needs of the Hispanic market.

The 100-page resource guide is free to credit unions by PDF file download. (Right-click a PDF link and select "save target as.")

Resource Guide topics include "Why Focus on Hispanics;" "What the Hispanic Population Looks Like;" "Why Credit Unions Should Serve This Market;" "How to Serve This Market;" "What Services This Market Uses;" "How to Promote Credit Union Services;" "What the Regulatory Issues Are;" "Which Credit Unions Are Serving Hispanics;" "What Our Competitors Are Doing;" "Why It All Matters;" and "What Terminology to Use."

To go directly to the Web site, log in to <http://www.cuna.org/initiatives/hispanic/index.html>.

NCUA Updates Best Practices Site

The NCUA Partnering and Leadership Successes (PALS) Best Practices Website has been enhanced with a new search feature that will help users find best practices from credit unions in their states.

The enhancement allows state-by-state searches of over 300 innovative programs offered by nearly 200 credit unions in 40 states.

"PALS best practices offer credit unions the opportunity to learn from their colleagues what works in trying to reach out to new members-- especially the underserved -- and to improve services to existing members," said Board Member Debbie Matz, who launched the PALS initiative in February 2003 and unveiled the PALS Best

Practices Web site in February.

To add programs to the PALS Best Practices Web site, credit union officials can e-mail the following information to BoardMember.Matz@ncua.gov:

- Name of the credit union
- Name of each innovative program
- Brief description of each program
- Contact person for each program
- Contact person's phone number.

According to Matz, program descriptions do not have to be lengthy, just provide enough information to encourage other credit unions to contact your credit union to learn more about a specific program.

Registration is still open for the next free PALS workshop that follows CUNA's Future Forum Oct. 27

Internet Radio

From Face To Fingerprint

The "From Face to Fingerprint" Internet broadcast at voiceamerica.com hosted by Bill Rogers, publisher of the Biometric Digest and the Biometric Info Directory, has taken a break over the summer.

Archived programs are available at <http://www.biodigest.com/>.

Past "From Face to Fingerprint" topics provide insight on how this technology will impact our lives over the next few years.

Case studies on how biometric identification technology is being used in businesses worldwide for computer network access, in schools, day care centers, the automotive industry, building access, prisoner ID, by government agencies, credit unions, banking, and homeland security are included.

Positive identification is more critical today than ever before. For years, we identified ourselves by something we know -- our Social Security number, our mother's maiden name, and a personal identification number. We also identified ourselves with something we had -- a driver's license, an ATM or a work ID card, or a key to the building. Today, we have technology that provides positive identification using fingerprint and iris recognition, your face, hand geometry, voice, signature and more.

in Honolulu and will focus on "New Ideas to Reach New Members."

For more information, visit <http://www.ncua.gov/PALS/BP/bestpractices.htm>

'Gazette' Honored for Most Improved Publication

Michigan League publications received national recognition for excellence in the annual CUNA Pro and Blockbuster Award competition.

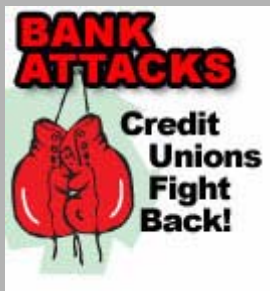
The SAS *Gazette* received top honors in the Most Improved Publication category. *Michigan Monitor* received first place in the Best Newsletter category for the 21st consecutive year. The League also received an honorable mention in Best Public Relations Project category for its Michigan Credit Union Act modernization communication plan.

The award winners were announced during the AACUL PR/Communications/GAPS Conference held in June in Washington, D.C.

'Straight Talk' on Credit Unions

In the ongoing "Banker Attacks: Credit Unions Fight Back!" CUNA has made available a pdf version of its 16-page "Straight Talk" at http://www.cuna.org/member/ba_resources.html.

Straight Talk includes information about taxation, how credit unions serve their members and communities and the needs of small businesses.



The American Bankers Association (ABA) this year launched "Operation Credit Union," sending anti-credit union "tool kits" to every FDIC-insured bank with instructions to urge their state and federal legislators

to tax credit unions, including "The Morphing of CUs," which the ABA claims is an educational booklet about credit unions.

Straight Talk, and other valuable information about credit unions is available at www.cuna.org.

Just Do It: Statement of Commitment

At last count, Michigan had 32 credit unions that had completed the Project Differentiation Statement of Commitment and seven that were in the process.

Of these credit unions, at least half a dozen are SAS credit unions \$20 million and under in assets.

Does your staff know how to answer a question from a member or potential member about the difference between your credit union and other financial institutions? Is your staff knowledgeable about all of the different products and services designed to meet the differing needs within your membership? Do they know about your credit union's commitment to the community and to their members?

Important reasons to complete the Statement of Commitment include:

- Good training tool to use during new employee orientations. While it is important for staff to know the products and services your credit union has available, it is just as valuable for them to know the credit union's purpose and commitment to members and the community.

ICU Day 2004

Dream... Belong... Achieve. Credit unions in 94 countries around the world are helping more than 120 million credit union members achieve their dreams--whatever they may be. To recognize credit unions and the role they play in members' lives, each year the credit union movement celebrates International Credit Union Day on the third Thursday in October—this year, Oct. 21.

CUNA has free planning resources — including newsletter copy, art, and more — to help you make the event a success at your credit union. Visit http://buy.cuna.org/static/icuday04_index.html.

Themed-promotional products are available to help with the International Credit Union Day celebration. To see what's available, log onto http://buy.cuna.org/static/icuday04_buy.html.

- A proactive tool to use for recruitment and development of existing and potential SEGs to use to communicate to them the unique philosophy and mission of your credit union.
- As part of your public relations plan, it provides opportunities to educate the public about the value of credit union membership.
- Can be sent to legislators before they visit your credit union or left behind after your meetings with legislators as a reminder of the value of your credit union to their constituents.
- Can be used as a public relations tool when talking to media and community groups.

"One of the most important reasons this year to complete the Statement is the ongoing banker attacks," said MCUL Communications Senior Consultant Doris Brown. "It provides concise information about how your credit union benefits its members and the communities it serves."

To read the Michigan credit union Statement of Commitments that are posted on CUNA's Web site, including Kalsee Credit Union, Motor Parts Federal Credit Union, and Valley State Employees Credit Union, log on to www.cuna.org, and under CUNA Initiatives, click Project Differentiation. Other information posted online includes a new Project Differentiation for Advocacy Version with step-by-step instructions, a Project Differentiation Survey and a sample brochure in Word, Pagemaker and PDF formats, as well as the original version of the Statement of Commitment.

Marketing IT Departments Effectively

Your credit union promotes your products/services to your members, but what about promoting your IT department to your users? Many of the services provided by IT departments are taken for granted by employees. This is not necessarily a bad thing. Like the power company, an IT department is doing a good job when service is being provided so consistently it can be taken for granted.

However, unlike a power company, the IT department is also engaged in projects to improve the credit union's service levels and provide the credit union with a competitive edge. That is why it is a good idea to promote the IT department's activities and importance to the credit union's employees so that these value-added activities do not go unnoticed.

Here are a few ways to promote your IT department:

- Internal Newsletter;
- Internal Web site;
- User Survey;
- Presentations and Speaking Engagements.

Excerpt reprinted with permission. For complete article visit CU TechTalk at <http://www.cunews.com/contactus.htm>.

Collection List Posted

A new page has been added to the Small Credit Union Web site. Various sources for credit union collector is the first posting to the site.

"Collection of Web Sites" is at www.mcui.org, Small Credit Unions, then Collection of Web sites or directly via http://www.mcui.org/mcui/cu/smallcu/collection_websites.htm.

Topics with links include search sites, locator services, browsers, bankruptcy resources, Chapter 13 Web sites, and other related sites.

To add additional lists to the site, contact MCUL's Carolyn Miller at mil@mcui.org.

Good Bye

This is my last issue as the editor of the *Gazette*. I have accepted a position with LOC FCU effective Aug. 9.

I hope you have found the last year's *Gazette* newsletter articles to be informative and interesting. I have enjoyed my assignment as editor.

Since I'm staying in the credit union movement, I look forward to running into you from time to time.

Carol Marsh

2004 Michigan Credit Union League Education Calendar

August

12	Finance & Economic Forum Meeting	Northville Twp.
17	Small Asset Sized CU Roundtable Meeting	Northville Twp.
18	Youth Summit	Northville Twp.
23-27	Operations School	Northville Twp.
25	Asset Liability Management	Cooperative League Webcast

September

14	Frontline Training Sales & Service Training Beginner & Advanced	Saginaw
16	Frontline Training Sales & Service Training Beginner & Advanced	Grand Rapids
17	Legislative Forum Meeting	Frankenmuth
17-19	League Chapter Leaders Retreat	Frankenmuth
17-19	Fall I Volunteer Conference	Frankenmuth
21	Marketing Forum Meeting	Northville Twp.
22	Frontline Training Sales & Service Training Beginner & Advanced	Northville Twp.
22	Large Asset Sized CU Roundtable Meeting	Saginaw
23	Frontline Training Sales & Service Training Beginner & Advanced	Warren
23-24	Leadership Summit	Gaylord
28	Frontline Training Sales & Service Training Beginner & Advanced	Sault Ste. Marie
30	Trainers Network Meeting	Lansing
30-1	Compliance Fundamentals Seminar	Lansing

October

30-1	Compliance Fundamentals Seminar	Lansing
3-8	MCUL & CUNA's Regulatory Compliance School	Lansing
11	SAS Conference	Metro Detroit
11-12	Midwest Lending Summit	Des Moines, Iowa
12-13	CUcorp IRA Essentials & Advanced	Grand Rapids
13	Strategies for Tapping the Hispanic Market	Internet Session
14	Benefits & HR Forum Meeting	Northville Twp.
14-15	CUcorp IRA Essentials & Advanced	Frankenmuth
19	MCUL Credit Union Week Capitol Day	Lansing
21	Happy International Credit Union Day	
22-24	Fall II Volunteer Conference	Traverse City
24-28	CUNA's Future Forum	Honolulu, HI

November

4	Finance & Economic Forum Meeting	Northville Twp.
8	Analyzing the Self Employed Borrower	Grand Rapids
9	Commercial Lending	Metro Detroit
10	Analyzing the Self Employed Borrower	Metro Detroit
10	Deposit Account Compliance	Cooperative League Webcast
15	Legislative Forum Meeting	Northville Twp.
16	Regulatory Update	Webcast
19	Technology Forum Meeting	Northville Twp.

For details, visit www.mcul.org.

MCUL – 800.262.6285, Ext. 235 or 407

CUcorp – IRA & Marketing Training 800.262.6285, Ext. 534

CUNA – 800.356.9655 CMG – cunamutal.com

CUES – cues.org

NOTE: Program dates may be modified as necessary.

**Michigan Credit Union Foundation
Annual Fundraiser**



The Michigan Credit Union Foundation (MCUF) is a non-profit organization dedicated to progressive professional development of credit union staff and volunteers, disaster relief and international credit union development. The Foundation relies upon the commitment and funding support of MCUL-affiliated credit unions, chapters and partnering organizations. We ask that you continue to support the Foundation by committing to donate three pennies for each member of your credit union. Your contribution will help make it possible for staff and volunteers of smaller credit unions to gain the knowledge they need to succeed.

The MCUF 2004 Power for just Pennies goal is \$200,000. Your contribution can be designated to support one or more of the funds that make up the MCUF — the General Fund, the Ebaugh-Lesnieski Memorial Fund, the Vanderveen Memorial Fund and/or the Woodman-Wilde Fund. Donations can be made monthly, quarterly, biannually or yearly. Also:

- Donations of \$1,000 or more are awarded special "Pacesetter" award recognition at the MCUL Annual Convention & Exposition.
- Pacesetter donations may be given in combination between the MCUF and the National CU Foundation (NCUF) and total a \$1,000 or more.
- Donation goals and updates are printed periodically in issues of *Michigan Monitor*.
- For additional information, visit online at www.foundation.mcul.org.

— **Include a copy of this form with your donation** —

Michigan Credit Union Foundation Donation Form

Credit Union Name: _____

City: _____ Zip: _____ Chapter: _____

We would like our contribution used in the following way(s):

General Fund \$ _____

Provides educational scholarships for staff and officials of small credit unions.

Ebaugh-Lesnieski Memorial Fund \$ _____

Provides scholarship for first-, second- or third-year CUNA Management School.

Vanderveen Memorial Fund \$ _____

Provides scholarship for first-year CUNA Management School.

Woodman-Wilde Memorial Fund \$ _____

Provides \$5,000 college scholarship to recipient named by the Credit Union Community Volunteer recipient.

Mail your contribution and this form to the Michigan Credit Union Foundation, Attn: Finance and Administration, P.O. Box 8054, Plymouth, MI 48170-8054. Telephone: 800-262-6285, Ext. 339.

Thank you for your continuing support!

MICHIGAN CREDIT UNION LEAGUE

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