



**CFO Council** – A nationwide network of over 1,100 credit union financial executives.

[cunacfo.org](http://cunacfo.org)



**HR/TD Council** – Connect with over 750 human resource and training professionals across the country.

[cunahrtd.org](http://cunahrtd.org)



**Lending Council** – A network of more than 1,000 credit union lending experts around the U.S.

[cunalending.org](http://cunalending.org)



**Marketing & Business Development Council** – More than 1,000 professionals nationwide focused on credit union marketing and business development.

[cunamarketing.org](http://cunamarketing.org)



**Operations Sales & Service Council** – Over 700 professionals leading the operations, sales and service activities at credit unions across the U.S.

[cunaopss.org](http://cunaopss.org)



**Technology Council** – A network of over 600 technology and information systems executives located throughout the country.

[cunatechnology.org](http://cunatechnology.org)

# Full throttle

Making the most of every message, every member contact and every medium...these are the keys that turn on credit union success. Join the CUNA Marketing & Business Development Council and get your motor running with high octane resources and networking potential. With over 1,000 highly-driven members, the Council has the power to help your marketing and business development efforts shift into high gear — and win members' loyalty!



# Get revvin'

## **Market Penetration** – The **Marketing & Business Development Council's Annual Conference** is where hundreds of professionals come together

for three and a half days of expert sessions and insightful presentations on topics such as:

- Branding
- Special promotions
- PR and advertising
- Viral and e-marketing
- Membership growth
- Measurements
- SEG development
- Research strategies
- Ethnic and minority marketing
- CRM
- Direct mail
- Social media
- Product penetration
- Mobile marketing

It's the *premier education and networking event* for marketing and business development professionals!

## **Buzz-Buzz**

– Ambassador programs, MCIF systems, logos, department budgets, newsletters, SEG recruitment and business development, community relations, referral programs, special promotions and branding...What's the **Members-Only List Serve** buzzing about today? Got a question? Need help? There's no faster way to get answers than connecting with hundreds of professionals from credit unions large and small.

## **Channel Mix**

The Council's **website** includes *In the News*, the source for articles and tips for marketers and BD professionals, plus updates on Council activities. Access the *Council's File Library* to retrieve and share documents, examples and templates with other members. The Council's online community — *CUNA Councils Connect* — has a membership search, discussion groups, guides to experts, vendor insights and more!

## **Be Social**

Connect with CUNA Councils online.



## **Bling**

The Council's **Diamond Awards** provide industry recognition for outstanding work by credit union marketers. Categories include: integrated campaigns, direct mail, community/PR programs, radio, TV, youth programming and website among others.

## **Provoke Thoughts**

Stay on top of the latest trends, techniques and future challenges via Council **White Papers**. Features dozens of topics ranging from name changes and mergers to branding, relationship pricing and SEG development. *Bonus: Members have access to nearly 300 white papers from all six CUNA Councils* — that means added insights into other key management concerns.

## **Member Rewards**

**Savings** that pay for membership many times over.

- \$250 discount off the non-member rate on the Council's conference
- \$100 savings on most CUNA schools and conferences — including Marketing Management School, and the CUNA Branch Operations & Business Development School.
- Free one-year digital subscription to *Credit Union Magazine* — a \$45 value
- \$50 savings on CUNA webinars
- Discounted rates on Diamond Award entry fees

## **Highly Esteemed**

The Council is home of the *Marketing Professional of the Year*, the *Business Development Professional of the Year* and the *Hall of Fame Award*. Big honors for big contributions to the cause.

## **Payback**

The Council provides **scholarships** for professionals to attend its annual conference, CUNA Marketing Management School and the CUNA Branch Operations & Business Development School.



**CUNA  
Marketing & Business  
Development  
COUNCIL**



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# The human impact

Sometimes the figures just don't add up. The "people" part of today's volatile economy is sometimes lost in translation. Members of the **CUNA HR/TD Council** know the positive impact a well-trained staff can have on the bottom line. With over 750 responsive members, the Council has the networking potential to help you with employee development, succession planning, compensation issues, FMLA regulations, health care reform and more. Everything you need to make a personal difference at your credit union.



# Outside resources

**Annual Review** – The **HR/TD Council's Annual Conference** is packed with insightful experts, outstanding speakers and hundreds of practitioners who speak your language and share your interests on issues such as:

- Organizational change
- Creative compensation
- Diversity
- Legal updates
- Health care reform
- PTO
- Strategic relevance of HR and training
- Training techniques and metrics
- FMLA
- Controlling benefit costs
- Generational differences
- Employee satisfaction
- Using technology in training
- Business continuity
- Improving performance

It's the *premier education and networking event* for HR, training and development professionals, plus *the conference qualifies for SHRM recertification credits.*

**Leveraging Expertise** – The **Members-Only List Serve** is alive with questions and comments on issues like EEOC, successful recruiting techniques, performance incentives, 401(k) plans, health care premiums, ADA and COBRA. Need a quick answer or feedback? A simple post can result in immediate responses with valuable insights from your peers around the country. It's a fast, easy way to stay in touch with hundreds of HR and training professionals from credit unions large and small.

## Virtual Office

The Council's **website** includes *In the News*, the source for articles and tips for HR and training professionals, plus updates on Council activities. Access the *Council's File Library* to retrieve and share documents, examples and templates with other members. Sample postings include employee credit checks, pay for volunteers, organizational structure and job descriptions. The Council's online community — *CUNA Councils Connect* — has a membership search, discussion groups, guides to experts, vendor insights and more!

## Paper Trail

Trends, techniques and perspectives are the focus of dozens of HR and training-specific **White Papers** on topics that include incentives, ethics, multi-generational workforce, HSAs, e-learning, developing policies for the 21st century and disaster preparedness training. *Bonus: Members have access to nearly 300 white papers from all six CUNA Councils* — that means added insights into other key management concerns.

## Compensation

**Savings** that pay for membership many times over.

- \$250 discount off the non-member rate on the Council's conference
- \$100 savings on most CUNA schools and conferences — including Experience Learning Live and more
- Free one-year digital subscription to *Credit Union Magazine* — a \$45 value
- \$50 savings on CUNA webinars

## Be Social

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# Bottom line results Top-of-the-line resources

Managing change in the new economy is a test of your credit union's fiscal responsiveness. From balance sheet management to high flying business strategies, the CUNA CFO Council has the resources to help you succeed. With over 1,100 CFOs and finance experts across the country to rely on, Council members have access to the knowledge and people that will help you make dollars and sense in the new normal.



# Membership ROI

**Leveraged Assets** – Hundreds of CFOs and finance professionals come together for expert presentations at the **CFO Council's Annual Conference**. It's the premiere event for education, networking and sharing of information and ideas on topics of mutual interest such as:

- Investments
- Liquidity management
- Compliance
- ROI and ROE
- Loan loss allowances
- Corporate stabilization
- Measuring performance
- Economic outlook
- ALM modeling and back testing
- Interest rate risk
- Reg Z
- Core deposits
- Balance sheet strategies
- Leadership development
- Profitability – product and organizational
- FASB

**Quick Dividends** – Looking for a fast answer to an important question? A simple post on the **Members-Only List Serve** results in quick, insightful responses from others around the country. Monitor the dialogue to gather info on things like board reporting and policies, risk-based lending, delivery systems, balanced scorecards, financial accounting and auditing, operational efficiency, what's on the regulatory radar screen and more. It's an easy way to stay in touch with hundreds of professionals from credit unions large and small.

## Electronic Transfer

The Council's **website** includes *In the News*, the source for articles and tips for finance professionals, plus updates on Council activities. Access the *Council's File Library* to retrieve and share documents, examples and templates with other members. Sample postings include audit reports, FASB, expense-to-asset ratio, fee income and sample policies. The Council's online community — *CUNA Councils Connect* — has a membership search, discussion groups, guides to experts, vendor insights and more!

## High Grade Paper

Gain perspective on the latest trends, techniques and challenges facing CFOs and financial professionals. Dozens of finance-specific **White Papers** on topics ranging from generating non-interest income to capital adequacy and net interest margin to ALM and strategic planning. *Bonus: Members have access to nearly 300 white papers from all six CUNA Councils* — that means added insights into other key management concerns.

## Be Social

Connect with CUNA Councils online.



## Bottom Line Savings

**Discounts** that pay for membership many times over.

- \$250 discount off the non-member rate on the Council's conference
- \$100 savings on most CUNA schools and conferences — including the Economics and Investments Conference, Financial Management School and more
- Free one-year digital subscription to *Credit Union Magazine* — a \$45 value
- \$50 savings on CUNA webinars

## Investing in the Industry

The Council provides **Scholarships** for professionals to attend its annual conference, CUNA's Financial Management School and CUNA Economics and Investments Conference.

## Financial Flash

These how-to papers are timely and technical tools for financial professionals that address an immediate need.





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# High credit score

More than 900? How about more than 1,000...That's how many credit union lending professionals are reported in the membership of the **CUNA Lending Council**. Collectively, they're focused on the "big three"...mortgage, business and consumer lending. They're at the forefront of today's new normal, tackling TDRs, card concerns, risk-based pricing, member business lending, collections and recoveries and so much more. As a part of this community you can count on Council resources and the expertise of others to score big.



# Prime resources

**Ultimate Loan Ratio** – Hundreds of like-minded individuals who talk your language and share your interests come together for expert sessions and insightful presentations at the **Lending Council's Annual Conference**. It's the premiere event for education, networking and sharing of information and ideas on topics of mutual interest such as:

- Consumer lending
- Business lending
- Mortgage lending
- Collections and recoveries
- Bankruptcy
- Credit cards
- Sub prime issues
- Reg Z
- Student loans
- E-Lending
- Credit scoring
- HELOCs
- Indirect lending
- Debt cancellation/suspension
- Reverse mortgages

**Submit and Receive** – The **Members-Only List Serve** buzzes with questions and comments from Reg. Z to loan volume and growth strategies to compliance issues and foreclosure concerns. Need an answer to a question or feedback on an issue? A simple post can provide quick, insightful responses from others around the country. Plus, all messages are archived and can be searched by key word. There's no faster, easier way to stay in touch with hundreds of professionals from credit unions large and small.

## Wired for Info

The Council's **website** includes *In the News*, the source for articles and tips for lending professionals, plus updates on Council activities. Access the *Council's File Library* to retrieve and share examples and templates such as loan servicing documents, collection and charge-off policies, MBL guidelines, job descriptions and more. The Council's online community — *CUNA Councils Connect* — has a membership search, discussion groups, guides to experts, vendor insights and more!

## Outside the Margins

Dozens of Council **White Papers** (research papers) provide thought-provoking insights on the latest trends, techniques and challenges facing lenders. Topics range from SAS 70 and member business lending to HELOCs and serving the underserved. *Bonus: Members have access to nearly 300 white papers from all six CUNA Councils* — that means added insights into other key management concerns.

## Extra Credit

The CLC teams up with CUNA Mutual for the *Excellence in Lending Award* which recognizes outstanding credit union lending practices in consumer, mortgage and business lending, plus lending to those of modest means.

## Score Big

**Savings** that pay for membership many times over.

- \$250 discount off the non-member rate on the Council's conference
- \$100 savings on most CUNA schools including — Consumer, Mortgage and Business Lending Schools and more
- Free one-year digital subscription to *Credit Union Magazine* — a \$45 value
- \$50 savings on CUNA webinars

## Be Social

Connect with CUNA Councils online.



## Give Back

Credit unions of any asset size that demonstrate financial need are eligible for **Scholarships** to attend CUNA lending conferences, schools, institutes and webinars.





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# The big picture

Wide angle views...yet an attention to up close and personal situations...this is the world of operations, sales and service. From branch efficiencies to controlling expenses, the members of the **CUNA OpSS Council** see it all. Rely on more than 700 Council members to help you stay focused with picture-perfect ways to maintain stability in a volatile market...and visionary ways to help your credit union increase member growth.



# Bundled resources

**Joint Venture** – Hundreds of like-minded individuals that talk your language and share your interests come together for the **OpSS Council's Annual Conference**. It's where insightful experts and professional practitioners share information on topics such as:

- Branch design and integration
- Business services
- Sales culture and leadership
- Call centers
- Payment systems
- Debit cards
- Hispanic markets
- BSA
- Hiring and employee development
- Succession planning
- Merger strategies
- Vendor risk management
- CRM implementation
- Incentives
- Non-interest income strategies
- Service skills and performance metrics
- Disaster recovery

**Market Share** – The **Members-Only List Serve** buzzes with questions and comments from facility management and branch deployment, to call centers, student loans, BSA, CTRs and SARs. Have a question and need a quick answer? A simple post can provide a rapid response from others around the country. It's an easy way to share information and ideas with hundreds of professionals from credit unions large and small.

## Delivery Channels

The Council's **website** includes *In the News*, the source for articles and tips for operations, sales and service professionals, plus updates on Council activities. Access the *Council's File Library* to retrieve and share documents, examples and templates with other members. Sample postings include documents on call centers, compliance, cash handling procedures, disaster recovery, balanced scorecard, job descriptions, courtesy pay policies and branch strategies. The Council's online community — *CUNA Councils Connect* — has a membership search, discussion groups, guides to experts, vendor insights and more!

## Branching Out

Gain perspective on the latest trends, techniques and challenges facing operations, sales and service professionals through dozens of **White Papers** on topics ranging from innovative products and indirect lending to negotiations, small business services, and sales. *Bonus: Members have access to nearly 300 white papers from all six CUNA Councils* — that means added insights into other key management concerns.

## Be Social

Connect with CUNA Councils online.



## Value Added

**Savings** that pay for membership many times over.

- \$250 discount off the non-member rate on the Council's annual conference
- \$100 savings on most CUNA schools, including: World Class Customer Service Executive Institute, Branch Management Institute, Sales and Service Culture and more
- Free one-year digital subscription to *Credit Union Magazine* — a \$45 value
- \$50 savings on CUNA webinars

## High Touch

The OpSS Council provides industry recognition through its *Best Practices Award* in sales and service management, branch design, call center operations and operational efficiency and productivity.





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# Leading edge

What's going to keep your credit union on top of member service? To be more reliable, convenient, efficient and secure? You need an edge. The **CUNA Technology Council** is at the front line, focused on today's tech topics that'll make a difference — from open source software, mobile banking, virtualization and business continuity, to core processing, information security, cloud computing and mashup technology. Give yourself a technological advantage by connecting over 600 of the foremost tech and info systems executives in the credit union industry.



# Membership resources 2.0

**Mega Interface** – Hundreds of others that talk your language and are on the same wavelength gather at the **Technology Council's Annual Conference**. It's the primo education and networking event with valuable sessions and insightful presentations on topics such as:

- Multifactor authentication
- Incident response
- Mobile banking
- Payment systems
- Biometrics
- Wireless technology
- E-signatures for mortgages and deposit
- GLBA
- Business continuity
- Virtualization
- Database administration
- Imaging systems
- Information security
- Core processing
- Disaster recovery

**Zap. Another Answer** – The **Members-Only List Serve** buzzes with questions and comments from RFID to firewall issues, software providers, core processor information, security concerns, live streaming technology policies and more. Need an answer to a question? A simple post can provide quick, insightful feedback from others around the country. There's no faster, easier way to stay in touch with hundreds of technology professionals from credit unions large and small.

## Click Throughs

The Council's **website** includes *In the News*, the source for articles and tips for technology professionals, plus updates on Council activities. Access the *Council's File Library* to retrieve and share documents, examples and templates with other members. Sample documents include vendor management, security, hardware sanitation, policies and procedures, BITS framework and more. The Council's online community — *CUNA Councils Connect* — has a membership search, discussion groups, guides to experts, vendor insights and more!

## Thought Download

Stay on top of the latest trends, techniques and future challenges via Council **White Papers**. Dozens of topics ranging from technology on the fringe and biometrics to disaster recovery, RFID and third party security — plus an annual report on technology trends. *Bonus: Members have access to nearly 300 white papers from all six CUNA Councils* — that means added insights into other key management concerns.

## Be Social

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## Five Nines

The Council's **Best Practices Awards** are all about excellence. Peer review judging of entries recognize outstanding approaches to technology infrastructure, information/security privacy, member convenience and sales management.

## Payment Systems

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- \$50 savings on CUNA webinars

## Tech Support

The Council provides an annual **Scholarship** for a technology professional with a financial need to attend the Council's annual conference.

