

Monday

A NEWS PUBLICATION FROM CREDIT UNION MAGAZINE

Fed chairman opens today's General Session

When Alan Greenspan talks, people listen. The Federal Reserve Board chairman headlines this morning's opening General Session in his first address to a large credit union audience. Be sure to be seated and ready for the program to begin promptly at 9 a.m. today.



Alan Greenspan

Greenspan has served as Fed chairman for four presidents, starting in 1987. He also serves as chairman of the Federal Open Market Committee, the Federal Reserve System's principal monetary policy-making body. Credit unions are covered by the Fed's payment systems rules and share Greenspan's interest in financial education.

"We're very pleased to have Chairman Greenspan on the program," says CUNA President/CEO Dan Mica.



Dan Mica

"The comments of such a knowledgeable and influential policy maker will be of great interest to our members."

CONTINUED ON PAGE 8

Beware of bank attack environment

Bankers use facts like a drunkard uses a lamppost—more for support than for illumination, said CUNA Senior Vice President of Government Affairs John McKechnie. McKechnie was relating a concept by Mark Twain to the current bank attack environment during yesterday's session, "State Bank Attacks: Are You Ready?"

CUNA's lead federal and state advocates and a Virginia credit union leader discussed the political environment of the bankers' credit union tax agenda. They encouraged credit unions and the leagues to take even more action to protect the value credit unions bring.

To demonstrate they care about tax issues and mean business, more than 1,000 credit union constituents demonstrated outside the state capitol

in Richmond, Va., last week. "Think about the impact credit unions might make on lawmakers if an actual bill was introduced," said Virginia Credit Union League President Rick Pillow.

McKechnie said there's a definite correlation between the most hostile acts against credit unions and the states from which American Bankers Association Board members come. This helps in understanding the bankers' strategy.

The good news for credit unions is that 2004 is an election year and lawmakers generally don't want to support new taxes for credit unions, said Colleen Kelly, CUNA vice president of state government affairs. "Credit unions, the leagues, and CUNA need to continue to make the important

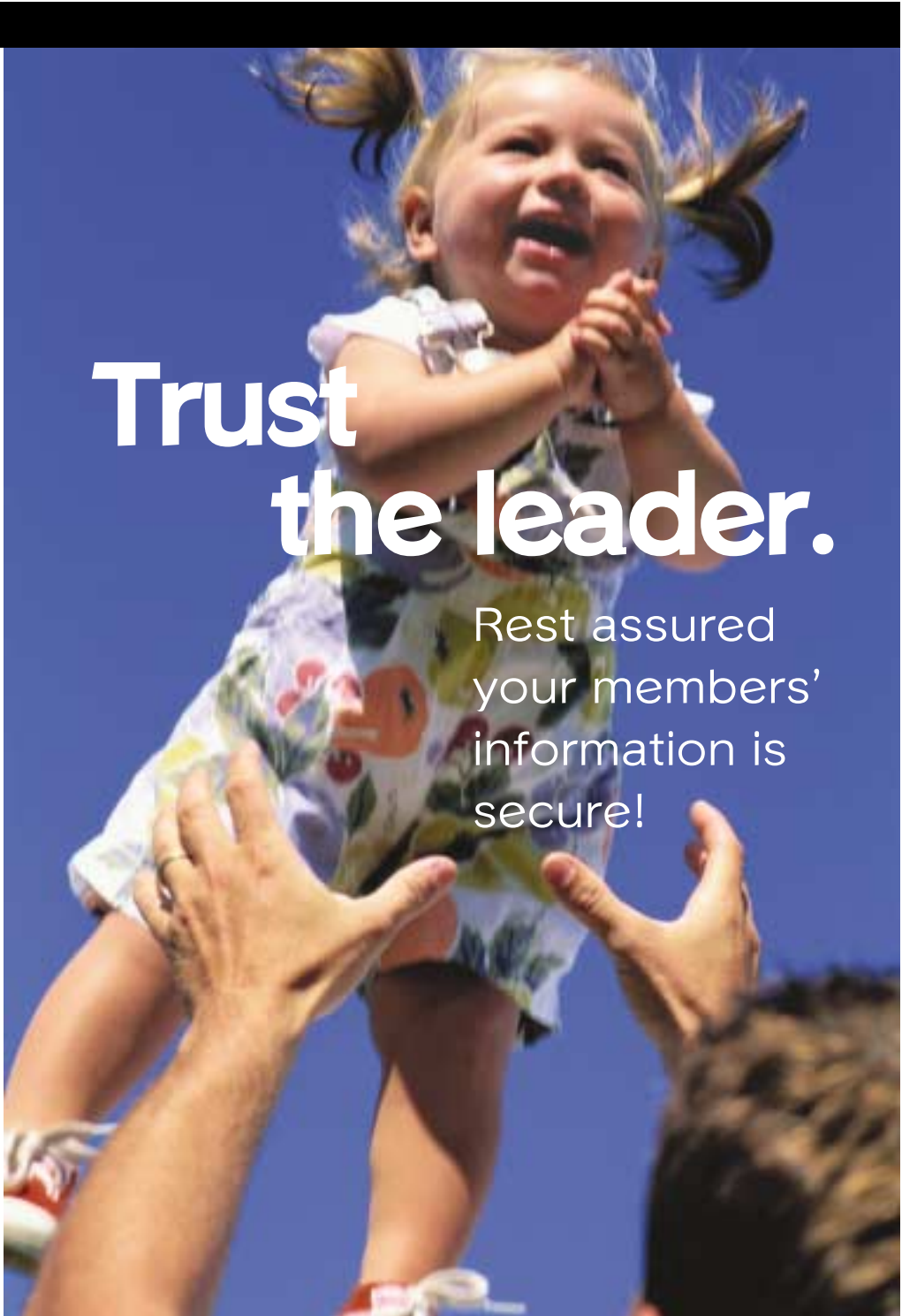
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CUNA President/CEO Dan Mica greeted Allene Adamson, director, Great American CU, San Diego, during yesterday's orientation for more than 300 first-time GAC attendees. "Welcome to the class of 2004," Mica said. At the GAC, you can expect "a lot of fun, business, important politics, and great speakers," he noted, and encouraged attendees to "go see the CU House. It's your place away from home on Capitol Hill." Adamson, a director for 12 years, said she looks forward to hearing Federal Reserve Board Chairman Alan Greenspan's speech today and taking part in the Hill visits.



General Session doors open at 8:30 a.m. today



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monday

FEBRUARY 23

Time	Event/location
7 a.m.-8:45 a.m.	Continental Breakfast Exhibit Hall
7:15 a.m.-5 p.m.	Conference Registration Back Terrace
9 a.m.-12:15 p.m.	General Session International Ballroom <ul style="list-style-type: none"> • Federal Reserve Board Chairman Alan Greenspan • CUNA President/CEO Dan Mica • NCUA Board Chairman Dennis Dollar • U.S. Treasury Sec. John Snow • NASCUS Board Chairman Roger Little • David Landis, performing as U.S. Sen. George Norris
12:15 p.m.-2 p.m.	Lunch Exhibit Hall <i>Contributing sponsors:</i> <i>The Aimbridge Group, Primary Payment Systems, PSCU Financial Services, XCU Capital Corp.</i>
2 p.m.-3:15 p.m.	Breakout Sessions Concourse Level <ul style="list-style-type: none"> • Open forum: Federal charters • CURIA: What's in it for you • National policy set in states • <i>Perspectives</i> live • Corporate governance • "America Saves Through CUs"
3:15 p.m.-3:30 p.m.	Break
3:30 p.m.-4:45 p.m.	Breakout Sessions Concourse Level <ul style="list-style-type: none"> • Open forum: State charters • Managing risk: What to know • Project Differentiation workshop • Identity theft: Government and industry response <i>Contributing sponsor:</i> <i>Enterprise Car Sales</i> <ul style="list-style-type: none"> • Check 21 implementation <i>Contributing sponsor:</i> <i>Open Solutions</i> <ul style="list-style-type: none"> • CU-to-bank conversions
4:45 p.m.-6 p.m.	NCUA Board/Regional Director Walk-in Reception Back Terrace
5 p.m.-6:30 p.m.	Exhibitor Showcase Exhibit Hall <i>Contributing sponsor:</i> <i>Strohl Systems</i>
9 p.m.-10:30 p.m.	Late Night at the GAC International Ballroom <i>Contributing sponsors:</i> <i>Aftech, Aurum Technology, Financial Service Centers Cooperative, Fiserv, Level 5, Strategic Technology Solutions, Summit, XCU Capital Corp., XP Systems</i>

Register for \$500 gift card drawing

One lucky person will walk away from the GAC with a \$500 gift card. CUNA's center for strategic alliances will award the card on behalf of its strategic alliance providers.

Register for the prize drawing near the entrance to the GAC Welcome Center on the Back Terrace of the Hilton. The winner will be announced during the closing session of the Exhibit Hall at lunch Tuesday.

Use the card at point of sale wherever Visa is accepted.

The strategic alliances area of CUNA offers a variety of products and services to credit unions through third-party relationships, leveraging the buying potential of the credit union market to deliver higher value to credit unions.

The gift card is a product offered through CUNA's relationship with Travelex, Chicago, which also includes traveler's checks.

CUNA has added several new alliances in the past year. The alliances include:

- *Boise Office Solutions*, Itasca, Ill.;
- *Canon U.S.A.*, micrographic/imaging equipment/copiers, Lake Success, N.Y.;
- CUNA calendar program and promotional products program, and IRnet international remittance network, Madison, Wis.;
- *Datatrac*, rate intelligence services, Milwaukee;
- *De La Rue*, money handling equipment, Chicago;
- *Diebold*, ATM equipment, electronic security products, managed services and supplies, North Canton, Ohio;
- *Generations Gold*, affinity discount club program, West Palm Beach, Fla.;
- *Harland*, share draft/check printing and analytical services, Atlanta;
- *Harland Financial Solutions*, CRM and commercial lending systems, Lake Mary, Fla.;
- *Intelli-Check*, document verification equipment, Woodbury, N.Y.;
- *John M. Floyd & Associates*, overdraft privilege program, Houston;
- *Muzak*, audio marketing, Ft. Mill, S.C.;
- *Newtek Merchant Solutions*/electronic payment processing and Newtek Small Business Finance/Small Business Administration lending, New York;
- *Standard Register*, financial/encoding equipment, Dayton, Ohio;
- *3SI*, electronic dye pack systems, Exton, Pa.;
- *Travelers Express*, money orders and official checks, Minneapolis;
- *Travelex*, Visa traveler's checks, prepaid cards, gift checks, foreign currency & checks, money transfer services, Chicago; and
- *Verdi & Co.*, network delivery planning, Buffalo, N.Y.

CREDIT UNION MAGAZINE



Fifty stars.
One future.



Credit Union
National Association

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Publisher: Jill Tomalin
Assistant vice president of publishing: Roger Napiwocki
Editor: Judy Weidman
Managing editor: Kathryn Kuehn
Senior editors: Michelle Cunningham, Tom Dunn, Tom McElligott, Bill Merrick, Ann Peterson
Contributing editors: Sue Lanphear, Mary Mink
Managing art director: Linda Des Lauriers
Production: Sherry Dresen, Nancy Hilsenhoff, Diane Meyers
Director of vendor sales: Rick Sheridan
Ad representatives:
 Phyllis Peterson: 800-356-9655, ext. 4077
 Cathy Woods: 602-863-2212
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CU House use continues to grow

Credit Union House on Capitol Hill hosted 88 high-profile events during 2003, its second full year of operation. These events included:

- A reception in January held by Rep. Jim Gerlach, R-Pa., for supporters attending his swearing-in ceremony. Credit unions from seven states—Georgia, Illinois, Minnesota, North Carolina, Pennsylvania, South Carolina, and South Dakota—brought delegations to Washington to welcome new and returning lawmakers.

- A reception the California Credit Union League held in February featuring House Minority Leader Nancy Pelosi, D-Calif.

- A meet and greet for new members of Congress held by the Credit Union Legislative Action Council.

- A luncheon in July marking the anniversary of H.R. 1151. Honored guests included Sen. Paul Sarbanes, D-Md., Rep. Paul Kanjorski, D-Pa., and Rep. Steve LaTourette, R-Ohio.

- A fundraising roundtable and reception in July for Rep. Phil Gingrey, R-Ga., featuring Karl Rove, senior adviser to President Bush, as a speaker.

In addition, almost 40 credit union leagues held functions at Credit Union House. So did other members of the credit union community, including American Airlines Federal Credit

Union, Dallas, the CUNA Council Forum Board, and America First Credit Union, Ogden, Utah.

Credit Union House continues to make a positive impression on Capitol Hill as evidenced by almost 90 members of Congress or congressional staff attending events there.

For more information about Credit Union House, contact Kyle Noble, manager, at 202-548-3131 or at knoble@cuhouse.com. GAC attendees are invited to an open house Wednesday, Feb. 25, from 9 a.m. to noon. ■



House Minority Leader Nancy Pelosi, D-Calif., (right) met with California CU League President Dave Chatfield (center) and members of California's CUs during a reception at CU House.



CUNA and CU House President Dan Mica welcomes Sen. Paul Sarbanes, D-Md., to the H.R. 1151 anniversary luncheon held at CU House.



From left: Gary Kohn, CUNA vice president of legislative affairs/senior legislative counsel, mingles with Karl Rove, senior adviser to President Bush, and Rep. Phil Gingrey, R-Ga.



Dollar: On CUs and life after NCUA

Outgoing NCUA Board Chairman Dennis Dollar spoke to the *GAC Daily* about his tenure on the board and his hopes for credit unions moving forward.



Dennis Dollar

Daily: What has been your proudest moment during your time on the NCUA Board?

Dollar: It would be as impossible to choose my proudest moment at NCUA as it would be to choose which of my children I'm proudest of. There have been so many significant moments during my tenure and we've accomplished some very positive things: Congress passing H.R. 1151, the Credit Union Membership Access Act, in 1998; the president recognizing my leadership on the board by appointing me chairman in 2001; and the board's action approving important regulatory initiatives such as field-of-membership modernization, RegFlex, incidental powers, member business loan updates, Access Across America, the Accountability in Management agency efficiency program, and an open NCUA

budget process, to name a few.

Daily: Is there anything you hoped to accomplish that you didn't?

Dollar: I'd have liked to see the prompt corrective action system changed to reflect risk assets rather than total assets, but this requires a statutory change by Congress. Although that hasn't happened yet, we're making great progress on this important issue. And it's an idea whose time is rapidly coming. It's included in H.R. 3579, the Credit Union Regulatory Improvements Act of 2003, sponsored by Reps. Ed Royce, R-Calif., and Paul Kanjorski, D-Pa. It's just good public policy to have a more risk-based system.

Daily: What does the future hold for credit unions?

Dollar: Credit unions are positioned for a bright future. They have the trust of their members and the strongest leadership in their history. If they continue to be visionary in delivering their services while still keeping safety and soundness as their foundation, credit unions can make a positive difference in the lives of millions of Americans for generations to come.

Daily: What advice do you have for

credit unions?

Dollar: Don't rest on your laurels. Continue to look for visionary and innovative ways to provide credit union services to more Americans who need them. And, as always, make sure you build your future successes on the safest and soundest of financial foundations.

Daily: What advice would you give your successor?

Dollar: Do what's right rather than what's popular. There will be critics of any decision you make. If you're going to be criticized anyway, be criticized for doing the right thing. At least you'll sleep more comfortably at night.

Daily: What are your plans following your tenure?

Dollar: I'm still evaluating options for my post-NCUA career, but I'd like to stay engaged in the credit union community if possible.

Meet with Dollar, fellow NCUA Board members JoAnn Johnson and Deborah Matz, and NCUA regional directors at the walk-in reception today, from 4:45 p.m. to 6 p.m. on the Back Terrace. ■

Laughter is priority No. 1 at 'Late Night'

"I've Grown Accustomed to Her Face" was a Broadway hit in "My Fair Lady." But in Washington, D.C., the Capitol Steps sing, "I've Grown a Culture in This Place."

Music producer Quincy Jones was behind the making of "We Are the World." But the Capitol Steps alone own "We Arm the World."

That's the type of wordplay and political humor that will greet you tonight when the Capitol Steps takes the International Ballroom stage for "Late Night at the GAC." Doors open at 9 p.m., and the entertainment begins at 9:30 p.m.

The group will sing and perform



comedy sketches as it has done for more than two decades. In the early years, you had to be a Hill staffer to take part. But with more than 500 shows a year, many of them on the road, people with more theater experience came aboard.

What inspires the troupe? Co-founder and producer Elaina Newport

told the *Washington Post*, "We try to deal with everything in the headlines. We've been through wars, pestilence, Ronald Reagan, and Bill Clinton. You need humor through all that stuff."

"Late Night at the GAC" is sponsored by Aftech, Malvern, Pa.; Aurum

Technology, Plano, Texas; Financial Service Centers Cooperative Inc., San Dimas, Calif.; Fiserv, Brookfield, Wis.; Level 5, Newnan, Ga.; Strategic Technology Solutions, San Juan Capistrano, Calif.; Summit, Corvallis, Ore.; XCU Capital Corp. Inc., Carlsbad, Calif., and XP Systems, Moorpark, Calif. ■



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PREVIEW

2 p.m. – 3:15 p.m.

► **Open forum:**

**Federal charter issues
INTERNATIONAL BALLROOM EAST**

- Members of the CUNA FCU Subcommittee, chaired by Chris Jillson, CEO, Sandia Laboratory FCU, Albuquerque, N.M.; member, CUNA Board of Directors

► **CURIA: What's in it for you?**

GEORGETOWN

Moderator:

- Gary Kohn, CUNA vice president, legislative affairs, and senior legislative counsel

Panelists:

- Todd Harper, legislative director, office of Rep. Paul Kanjorski, D-Pa.
- Jeremiah Norton, legislative assistant, office of Rep. Ed Royce, R-Calif.

► **National policy is set in the states**

JEFFERSON/LINCOLN WEST

Moderator:

- Colleen Kelly, CUNA vice president, state government affairs

Panelists:

- Peter Harkness, editor/publisher, *Governing* magazine
- William Pound, executive director, National Conference of State Legislatures
- Donna Stone, Delaware state representative and chairman, Financial Services Standing Committee, National Conference of State Legislatures

► **Perspectives live**

LINCOLN EAST/MONROE

Moderator:

- Dave Chatfield, president, California CU League

Panelists:

- Bill Greener, partner, Greener & Hook
- Simon Rosenberg, president, New Democratic Network

► **Corporate governance**

INTERNATIONAL BALLROOM CENTER

Moderator:

- Kathy Thompson, CUNA senior vice president/associate general counsel for regulatory compliance

Panelists:

- Faith Llewa Anderson, vice president/general counsel, American Airlines FCU, Fort Worth, Texas
- Robert Fenner, general counsel, NCUA
- Faye Patzner, chief officer for legal and corporate development, CUNA Mutual Group

► **"America Saves Through CUs":
A new strategy for wealth-building
HEMISPHERE**

Moderator:

- Gary Officer, executive director, National CU Foundation

Panelists:

- Stephen Brobeck, executive director, Consumer Federation of America
- Joy Cousminer, managing officer, Bethex FCU, New York
- Larry Garcia, executive director, El Paso CU Affordable Housing, LLC
- Chuck Purvis, senior vice president/strategic business officer, Coastal FCU, and president, Coastal Federal Financial Group, LLC, Raleigh, N.C.

General Session

CONTINUED FROM PAGE 1

Mica, a former five-term member of Congress from Florida, also will address attendees during the opening General Session. Since Mica joined CUNA in July 1996, the trade association consistently has ranked highly on *Fortune's* annual list of "powerhouse" Washington lobbying organizations.



John Snow

Other speakers include:

• U.S. Treasury Secretary John Snow, who took office last year. Snow served as co-chairman of the National Commission on Financial Institution Reform, Recovery, and Enforcement. The commission made recommendations following the savings and loan crisis in the 1980s. He'll share the Bush administration's financial services priorities.

• NCUA Board Chairman Dennis Dollar, a former credit union CEO. Dollar, a former two-term



Dennis Dollar

member of the Mississippi House of Representatives, was the youngest legislator in the state's history at age 22.

• Roger Little, chairman of the National Association of State Credit Union Supervisors Board. Little also is director of the Credit Union Division in Michigan's Office of Financial and Insurance Services. His office regulates Michigan's 275 state-chartered credit unions.

• David Landis, performing as U.S. Sen. George Norris, original signer of the 1934 Federal Credit Union Act. Landis drew raves at CUNA's Future Forum last fall in Reno, Nev., with his vivid, moving, and entertaining picture of the when, how, and why credit unions grew into a nationwide movement that led to the drafting and enactment of the Federal Credit Union Act. ■



Roger Little



David Landis

Target members with Harland's Stratics

Harland, Atlanta, and CUNA are pleased to announce a strategic alliance with Harland's Stratics™ suite of credit union predictive models.

The models include attrition, purchase propensity, and next most likely product. Stratics is a suite of highly predictive behavioral business intelligence tools. The suite enables you to more effectively target members while improving overall marketing campaign performance and reducing marketing costs.

With Stratics, you also can generate stronger marketing programs that increase new-account openings and balances as well as decrease balance attrition and account closures.

For more information, contact Shirley Mazanet at 800-356-9655, ext. 4290. ■

breakouts

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PREVIEW

3:30 p.m. — 4:45 p.m.

► **Open forum: State charter issues**
INTERNATIONAL BALLROOM EAST

- The CUNA State CU Subcommittee, chaired by Lee Williams, CEO, Aviation Associates CU, Wichita, Kan.

► **Managing risk: What you need to know**
HEMISPHERE

Moderator:

- Marla Marsh, president, Kansas CU Association

Panelists:

- Larry Blanchard, senior vice president, corporate and legislative affairs, CUNA Mutual Group
- François Henriquez, senior vice president/general counsel, U.S. Central CU
- Kirk Kordeleski, CEO, Bethpage (N.Y.) FCU
- Roger Little, chairman, National Association of State CU Supervisors, and deputy commissioner and director of the CU division of the Michigan State Office of Financial and Insurance Services
- David Marquis, director of examination and insurance, NCUA

► **Project Differentiation workshop**
GEORGETOWN

Moderators:

- Gretchen Graf, CUNA director of grassroots and political involvement
- Patricia Raymond, CUNA political programs director

Panelists:

- Tracy Kenyon Karls, president/CEO, Montana CU Network
- Mike McDermott, executive vice president, Metro Health Services FCU, Omaha, Neb.

► **Identity theft: How are government and the industry responding?**
INTERNATIONAL BALLROOM CENTER

Moderator:

- Kris Mecham, CEO of Deseret First CU, Salt Lake City; member, CUNA Board of Directors, and chairman, CUNA Consumer Protection Subcommittee

Panelists:

- Jim Blake, president/CEO, HarborOne CU, Brockton, Mass.
- Robert Gordon, senior counsel, U.S. House of Representatives Committee

on Financial Services

► **The future of CU-to-bank conversions**
JEFFERSON/LINCOLN WEST

Moderator:

- Bill Hampel, CUNA chief economist/senior vice president, research & policy analysis

Panelists:

- Kirk Cuevas, chief of staff/counsel to NCUA Chairman Dennis Dollar
- Don Larsen, CEO, Community CU, Tacoma, Wash; secretary, CUNA Board of Directors; and vice chairman, CUNA Governmental Affairs Committee
- John Seifken, former president/CEO, CEFCU, Peoria, Ill.

► **Check 21 implementation issues**
LINCOLN/EAST MONROE

Moderator:

- Michelle Profit, CUNA associate general counsel

Panelist:

- Brian Egan, vice president, Federal Reserve Bank of Chicago, Detroit

Did you ever see that stunt where the magician shoots the apple off of his assistant's head with an arrow? In a situation like that, accuracy is extremely important. At MY CU® Services, we believe that your credit union is entitled to expect accuracy from its EBP provider. That's why it is our policy to never utilize check and list remittances when processing EBP payments.

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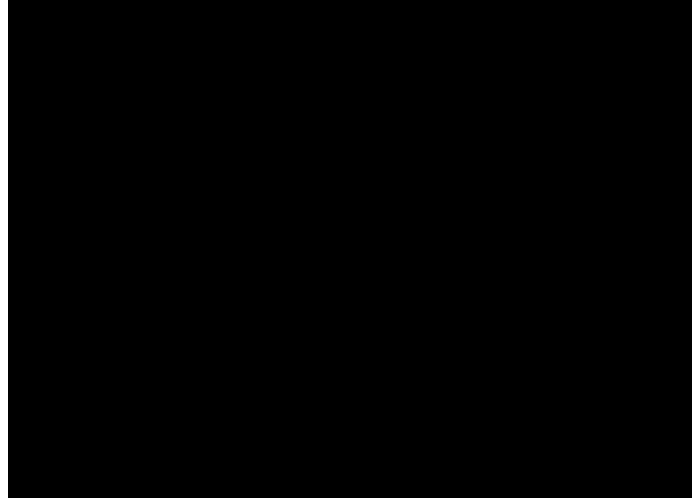
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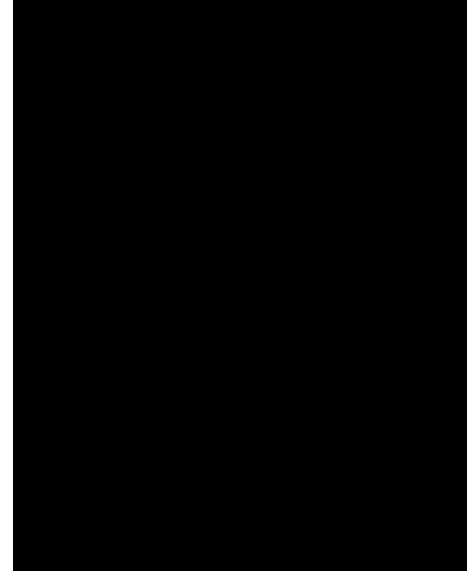
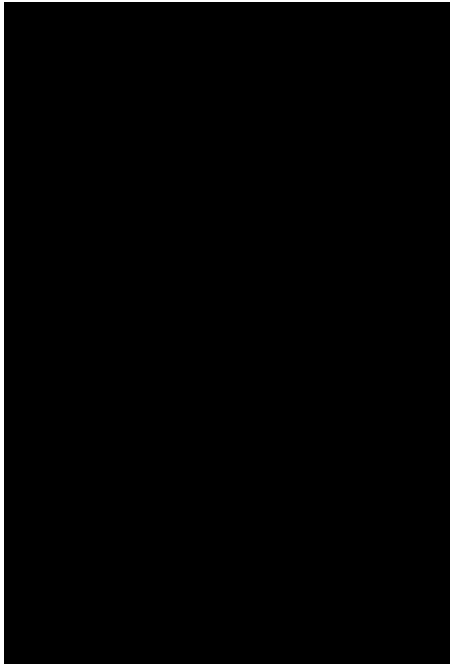
Corporate EBP Partners





Tom Bollum, executive vice president for Centrix Financial LLC, Center
 Old, discusses the Portfolio Management Program with Kay Stewart,
 President of North East Texas CU in Lonestar. We make a lot of subprime
 loans, Stewart says. People with bad credit need loans.
 They need vehicles to survive.

Ahoy! CUs can expect smooth sailing growing member checking acco-
 tration when they turn to Benefits Plus, West Palm Beach, Fla. Benefits Plus
 President Greg Golnick shanghai's William Hamlin, board chairman of Charlotte
 (N.C.) Metro CU.



Canon USA Inc., Ithaca, N.Y., has placed more than
 1,000 of its CD-4050 Digital Document Recorders

Maury Pilver, CEO of HealthAmerica CU, Jacksonville, Fla., nestles behind the wheel of a steel-gray BMW Z4 under the watchful eye of
 Dawn Neal, teller at Georgia Power NW FCU, Rome, Ga., is interested in creating a more efficient way
 to manage documents.

Thom Hanlin, Midwest regional manager for Co-op Network, Ontario, Calif., and Garth Strand, president of Hutchinson (Kan.) CU, discuss how
 Strand's data processing system will connect Co-op Network's electronic funds transfer and shared branching network.

Franklin, Tenn. The company exhibits the car at national events throughout the year. Conference attendees are allowed to enter one registration per event to qualify for the grand-prize drawing. The proud, new owner will drive off into the sunset when the winning name is drawn Nov. 18 at the Bank Administration Institute's Retail Delivery Conference & Expo 2004 in Las Vegas. If I win the car, says Pilver, I'll give it to my wife. Lucky woman.

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Mark Jones, product sales consultant, and Mary Slotke (left), account executive, for Imagesoft Technologies, another Fiserv resource, discuss the Lake Mary, Fla., company's document imaging applications with Gale Young (right), president/CEO of United Local CU in Fresno, Calif.



Location, location, location. But that's just the first step in the branch design process. David Sawin, vice president of lending for Minnesota's CU in Eagan (left), seeks advice about future building projects from Paul Barath, EVP of HBE Financial Facilities, St. Louis. While member service and space needs are important considerations in expansion programs, the company recommends CUs also consider how facility design can support and enhance their brand identity.



Curtis Collins, vice chairman of JSC FCU, Houston, discusses benefit plan options with Sue Racine, account vice president/association relations for CUNA Mutual Group, Madison, Wis. "Our credit union already uses CUNA Mutual's 457 benefit plan," says Collins. "But I'm here to gather information about other plan options." Collins is keeping his fingers crossed that he wins the company's grand-prize drawing, a wheeled transportable cooler/radio with hot and cold storage.



Susan Adams (left), president of Entrust FCU, wants to add functionality to the Richmond, Va., CU's Internet banking system. Kathy Handy, product specialist supervisor for Harland Financial Solutions, Lake Mary, Fla., demonstrates the company's home banking solution.



James Moore (right), board treasurer/secretary for E FCU, Baton Rouge, La., shares a lighthearted moment with inLighten's Ryan Maher. The Depew, N.Y., company provides more than 1,000 financial institutions with its VideoNet™ and AudioNet™ turnkey multimedia networks.