



ARIZONA CREDIT UNION
LEAGUE, INC.

A Part of the Arizona Credit Union System

ARIZONA CREDIT UNION LEAGUE
PROJECT DIFFERENTIATION
STATEMENT OF COMMITMENT
TO CREDIT UNIONS



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



The Arizona Credit Union League Statement of Commitment to Arizona Credit Unions

Your Arizona Credit Union League is dedicated to providing you, our member credit unions, with the highest level of service as your trade association. Our mission is to perpetuate the credit union movement by efficiently providing quality service to meet the changes and challenges, today and tomorrow, for you and your members.

As a member-owned, not-for-profit trade association, that exists solely to meet the needs of and represent the interests of credit unions, the Arizona Credit Union League is committed to our member credit unions, to credit union members, volunteers and staff, and to the Credit Union System.

We will uphold our fundamental responsibility to actively serve our member credit unions; we are committed to promoting their growth and well being. The League will put forth every effort to enable our members to succeed in their mission as credit unions.

Our purpose is to provide credit unions with a favorable operating environment and quality products and services that enable them to exist and prosper in the financial marketplace. We will support efforts of credit unions to improve the financial well being of consumers.

And just as credit unions continually, in all aspects of operations, work to demonstrate the value of membership, so will the Arizona Credit Union League continually, and in all aspects of operations, strive to demonstrate the value of belonging to the League.

We will communicate the credit union difference in our state and national Capitols so credit union members and potential members, legislators, regulators and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in the lives of people everywhere, everyday. We will work to make the Credit Union System stronger and more effective in protecting credit union interests.

This Statement of Commitment is our declaration to the public that we believe in credit unions. We believe in the credit union operating principles, in our motto, "Not For Profit, Not For Charity, But For Service" and in our philosophy of "People Helping People."

Section 1: Service to Members

The Arizona Credit Union League strives to offer services that assist our member credit unions in efforts to serve their members. Programs and services that support our members include:

Affinity Groups

The Affinity Networks provide a continuing forum for the exchange of ideas among credit union professionals and volunteers. It establishes a network resource for each peer group to meet at least twice a year. The following is a list of established networks: Business Development; CFOs; Collectors; Compliance Officers; Fraud Investigators, Human Resources; Loan Officers; Marketing; Member Services; Training; and Volunteers. Additional affinity groups are created on an as needed basis, and as requested by our credit unions.

Advocacy

Providing legislative support is one of the main functions of the League. Every year, laws that determine the future of credit unions are made through political processes at all levels of government - local, state and federal. League staff, along with the Credit Union National Association's (CUNA) Washington office, continually monitors all pieces of legislation affecting credit union issues and work to either support or defeat these proposed laws. In addition to staff, and a retained lobbyist, the League's Legal & Legislative Committee make political action a high priority to preserve and promote Arizona Credit Unions.

Consulting Services

The Arizona Credit Union League provides current reconciliation of accounts, accounting entries, budgeting, disaster recovery plans, loss control, financial planning and analysis.

Each member credit union may receive a financial analysis; a useful tool for planning for the future. This analysis allows comparison between their credit union and peers in Arizona. The ratios that are calculated are the same ones used by the regulator in determining your credit union's CAMEL rating.

Budget Service offers a simple solution to long hours spent involved in the budgeting process.

Education and Training

The Arizona Credit Union League and ACUL Services offer an array of high quality learning interventions that will improve the performance of Arizona Credit Union's staff, management and volunteers.

Leadership Opportunities

The Arizona Credit Union League offers credit union professionals and volunteers the means to expand their influence both locally and nationally. Representation on chapter, league, and national committees is a highly visible and valued way of getting involved within the movement.

Public Relations

PR efforts are on-going throughout the year. Statewide, credit unions and the Arizona Credit Union League support the Children's Miracle Network Credit Unions for Kids campaign. Participating credit unions, chapters and your League raise money to benefit the Phoenix Children's Hospital and Tucson Medical Center.

The Arizona Credit Union League has developed relationships with local media and continues to monitor the news media to ensure that credit unions are treated accurately and fairly.

The Arizona Credit Union League provides timely news from CUNA, scam alerts, and supports Fax Net 1, providing credit unions with access to crime prevention information.

Publications

It is important for member credit unions to stay abreast of the latest information available nationally and locally. The Arizona Credit Union League provides publications designed to give credit union officials and management up-to-date information on state and national credit union affairs.

Regulatory Issues

The Arizona Credit Union League assists credit unions with timely, quality legal information and compliance guidance. The League's general counsel is responsible for informational services on Regulatory, State Law, and Service of Process issues.

Seminars on legal and regulatory issues are offered throughout the year. Through the Regulatory Monitor, the League website, articles in League publications, compliance e-mail alerts and specialized affinity groups, credit unions are kept current on legal and regulatory matters affecting them.

Strategic Partnerships

The Arizona Credit Union League through ACUL Services, Inc. provides Credit Unions programs and developed business alliances to ensure that Arizona credit unions have access to the most competitive, quality products and services for their members.

New Services Planned for the Coming Year:

Every year the board of directors and staff of the Arizona Credit Union League and ACUL Services, Inc. meet for a two day planning session for strategic outlook and new products, services and promotions to benefit the Credit Unions of Arizona.

Section II: Member Education

The Arizona Credit Union League is committed to our members and consumer financial education; in addition we are committed to educating lawmakers, regulators and consumers, alike, about credit union uniqueness, philosophy, and values.

Current Programs that Support Member Education and Advocacy:

1. ACUL Website
2. Annual Convention and Meeting
3. Summit Conference
4. Western States Volunteer Conference
5. Educational Workshops and Seminars
6. Videoconferencing and webcasts
7. Chapter Meetings
8. Certification- Staff Training and Recognition (STAR), Management Enrichment
9. Training (MERIT), Volunteer Achievement Program (VAP) and Volunteer Leadership Program (VLP)
10. Certified Credit Union Executive (CCUE) and Certified Executive Program (CEP)
11. CUNA Governmental Affairs Conference and Hike the Hill
12. Statewide Credit Union College Degree and Certificate Program

Section III: Involvement/Governance

The Arizona Credit Union League works to create a legislative/regulatory environment conducive to credit union growth and will endeavor to preserve the credit union democratic principles, including democratic representation and volunteer participation in ACUL initiatives.

Current Programs that support Involvement/Governance:

CUNA Governmental Affairs Conference

The Arizona Credit Union League supports the Conference and encourages all Arizona Credit Unions to attend and participate in CUNA's education sessions and the planned Hill visits.

Hike the Hill

The Arizona Credit Union League supports Hike the Hill a grassroots program sponsored by CUNA and the state leagues to provide credit unions with the opportunity to visit Washington to educate decision-makers on credit union issues.

Political Fundraising

The Arizona Credit Union League promotes its Arizona Political Action Committee with a state PAC. ACUL-PAC promotes and helps raise funds for the federal PAC, the Credit Union Legislative Action Council (CULAC), designs programs to help credit unions meet their political fundraising and helps to host lawmakers political fundraisers. Current programs include the Capitol Club, Deduct A Buck, the State Quarter's Program and the National Sweepstakes.

Presentations to CU Board and Staff

The Arizona Credit Union League presents programs to our Credit Unions to explain the importance of Credit Union political involvement and share the strategic future for a favorable legislative environment either at monthly Credit Union staff training or the monthly Credit Union Board Meeting.

Professional & Grassroots Lobbying - The Arizona Credit Union League's Key Contact program provides credit unions with inroads to establishing open and continuous communication with Arizona's congressional delegation. On behalf of all Arizona credit unions, these Key Contacts are appointed to keep our federal officials informed of our position on key financial institution issues.

Recognition and Awards Program – The Arizona Credit Union League recognizes throughout the year its political contributors with a special recognition at the Annual Convention.

Section IV : Diversity

The Arizona Credit Union League serves a diverse collection of member credit unions and recognizes the value of diversity in people who are involved in credit unions at all levels. We value that diversity in our staff as well as volunteers, and strive to bring people of diverse backgrounds and experiences into leadership and other roles at the League.

Current Programs that Promote Diversity:

1. Hiring Practices
2. EOE
3. African American Credit Union Coalition Internship Program
4. Spanish for Credit Union Employees

The Arizona Credit Union League actively fosters a diverse organization by providing equal opportunities to all qualified individuals, without regard to race, color, gender, age, religion, national origin, disability or other legally protected classifications in both the political and operational structures of the organization.

Section V: Commitment to the Credit Union Movement and other Cooperative Activities

The Arizona Credit Union League works to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, the Arizona Credit Union League participates in local, state and national cooperative activities as appropriate, and strives to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that Support the Credit Union Movement:

CUNA, CUNA Mutual Insurance Group, WOCCU – Arizona Credit Union personnel have served as both management and as committee participants for and with the national trade association and the CUNA Mutual Insurance Group. The president of the Arizona Credit Union League serves as vice chairman of the World Council of Credit Unions. In this role, he serves on various decision-making committees and takes an active role in the future of the credit union movement worldwide.

The Arizona Credit Union League strengthens the movement by serving in leadership roles and by supporting the efforts of credit union-based organizations i.e., *The Filene Research Institute, National Credit Union Foundation, NASCUS, Campus Credit Union Council, Development Educators Program.*

National Brand Campaign – The Arizona Credit Union League promotes and encourages Credit Unions to use the America's Credit Unions logo on all promotional material as well as their web site.

Partnership with other States - We partner with other Leagues to offer conferences. And, credit unions that are members of Leagues in other states are eligible to become associate members of the Arizona Credit Union League.

International Credit Union Day - We recognize and promote International Credit Union Day and encourage our member credit unions to observe this occasion.

Grand Canyon State Electric Coop, Bread and Butter Coop – The Arizona Credit Union League partners with other cooperatives.

Chapter network - We work to strengthen the network of credit unions in Arizona, providing support to credit union chapters statewide.

Arizona Credit Union Foundation - Charitable arm of the Arizona Credit Union Movement.

Section VI: Public Service/Corporate Citizenship

Through direct financial support or other in-kind contributions to worthwhile local organizations and by participating in public service activities, your Arizona Credit Union System strives to be an active partner in our community. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of People Helping People. It will also help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community, and better position us to reach out and serve – as only the credit union movement can – those people in greatest need of affordable financial services.

Community Groups Currently Receiving Financial or Other In-Kind Support and Current Public Service Activities:

1. CMN's Credit Unions for Kids fund raising program benefiting Phoenix Children's Hospital and Tucson Medical Center
 - ACUS Co-Ed Softball Tournament
 - Support Credit Unions for Kids golf tournaments
 - Coordinate Summer Discount Ticket Program – Universal Studios Hollywood
 - Coordinate Credit Union Nights with:
Phoenix Coyotes, Phoenix Suns, Phoenix Mercury
2. Southwest Leadership Foundation
 - Tournament Sponsor, "Dawn to Dusk" Golf Tournament
3. United Cerebral Palsy – Casual Day
4. City of Hope – "Walk for Hope Against Breast Cancer"
5. The Volunteer Center – Sponsor of the "Great Human Race"
6. Supporter of National Endowment for Financial Education
7. Support Junior Achievement of Arizona
8. Monetarily support Muscular Dystrophy Assoc. "Jail & Bail Fundraiser"
9. Sponsor "Credit Union Women's Softball Team"

Employees support through charitable donations, community outreach activities and activities that benefit the community at large.

1. Support Westside Food Bank
2. APS Share Program
3. CMN's Credit Unions for Kids – volunteer time and money
4. Volunteer at VA Medical Center
5. Volunteer at the Luke AFB Air Force Retiree Office
6. Volunteer at Andre House – feeding the homeless
7. Volunteer at church and contribute to church fund
8. Volunteer Center past Chairman
9. Donate to Cancer Society, Boys Scouts, Girl Scouts, Hospice of the Valley
10. Send out newsletter for friends who are missionaries for Pioneer Bible Translators in Guinea, West Africa
11. Arizona Saves Campaign