

Georgia Credit Union League

Statement of Commitment

Adopted February 6, 2002
By
Georgia Credit Union League
Board of Directors



Georgia Credit Union League

Statement of Commitment to Georgia Credit Unions

This *Statement of Commitment to Georgia Credit Unions* is consistent with our League Mission: to assist credit unions in becoming the premier providers of consumer financial services in Georgia. GCUL is committed to credit unions – to credit union members, volunteers and staff – and to the Credit Union System.

We exist solely for the purpose of providing leadership, services and programs to serve the needs of credit unions and their members. We represent the credit unions of Georgia at every level.

We will uphold our fundamental responsibility to serve member credit unions, and as appropriate, those credit unions currently unaffiliated. We will treat all credit unions with respect and dignity. We will deliver a range of products and services designed to meet the needs and reflect the diversity of our credit unions. We will support credit unions in their efforts to improve the financial well being of their members.

We will look for new and better ways to support our smaller credit unions. We will actively promote the concept of reaching out to serve all segments of credit unions' diverse and wide ranging memberships.

We will monitor and communicate our service to our member credit unions, so that credit union members, potential credit union members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives and "the credit union difference" play in their lives. We will work to ensure the credit union system remains strong and effective in protecting credit union interests.

We put forth every effort to enable our members to continue to be financially self-sufficient and successful. We place high importance on consumer education and the teaching of financial thrift.

Just as credit unions continually work to demonstrate the value of membership, so will the Georgia Credit Union League continually strive, in all facets of operations, to demonstrate the value of membership in the League.

We believe in the *Credit Union Statement of Commitment to Members* and its ability to help credit unions articulate their uniqueness by addressing fundamental credit union differences such as members, not just customers; service to members; member education; democratic control; service differentiates; profits belong to the members; diversity; commitment to the credit union movement and other cooperative activities; and voluntary community outreach.

This *Statement of Commitment to Georgia Credit Unions* and the credit union movement is our declaration to the public that we believe in credit unions. We believe in the credit union operating principles and in our motto, "Not For Profit, Not For Charity, But For Service."

We believe in the credit union philosophy of "People Helping People." More importantly, we believe credit unions practice their philosophy every day.

Section I. Service to Members

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

GCUL Board Committees - Audit, Advocacy Policy, Regulatory Response, Community Involvement, CU Development Policy, Education Programming, Chapter Development, Small CU Advisory, League Finance Task Force

Advocacy – GCUL strives to create an environment that is favorable for Georgia’s credit unions through governmental relations, public relations and community involvement. Additionally, the League endeavors to contribute to the positive reputation of credit unions in the minds of Georgia consumers by sharing the views and value propositions of the Georgia credit union community with the media, consumer advocates, consumers, and civic organizations.

Education & Training – GCUL delivers to credit unions a wide array of educational opportunities, aimed at helping them remain competitive, professional and prepared to meet the challenges in today’s financial industry. As part of our commitment to member education and training, GCUL offers schools, conferences, workshops, ongoing training programs, recognition program, certification programs, and recognition and award programs.

Business Development - GCUL helps credit unions offer a variety of programs to their members, including share drafts, ATM, debit and credit card programs. The League helps credit unions make good decisions using pricing, market share and other program assumptions to create a business model and plan unique to their environment. And once a decision has been made, we help credit union staff through implementation and training. We work closely with Marketing Services to ensure that credit union members are well informed about new products and services available at their credit union. GCUL also works with credit unions using existing programs to help them grow their businesses and become more successful.

Marketing Services – Member credit unions can rely on GCUL as a marketing resource. Credit unions gain access to free information, affordable promotional materials, and marketing training to help them promote membership development. Georgia’s credit unions benefit from the cooperative efforts and resources offered by the League. Beyond educational and promotional materials, the League offers consultation, web site design, assistance with member surveys, and other marketing resources.

Regulatory Compliance – Operating a member-owned financial cooperative in today’s competitive banking environment demands attention to detail as credit union staff work to uphold their fiduciary responsibilities. GCUL offers assistance with regulatory compliance. We provide toll-free access to League staff members for answers to their compliance questions. We also offer training programs and seminars designed to help credit unions avoid costly compliance mistakes.

Human Resources – Member credit unions have access to specialized personnel services with GCUL, which are designed to meet credit unions’ needs and cost structures. Services provided include consulting, personnel administration, payroll services, recruitment, benefit plan designs and administration.

Technology Support & Information – GCUL provides technological support and information services that enable smaller credit unions to operate more effectively in a financial environment that requires more knowledge of technology than ever before. We also provide consulting and in-house design programs to help credit unions set up technology that will meet their needs and cost structures.

Strategic Partnerships –GCUL has established partnerships and offers products and services that assist member credit unions in our efforts to serve our member credit unions. We also have established partnerships with other state credit union leagues including Florida Credit Union League (The Alliance, LLC) and South Carolina Credit Union League (Credit Union Images, LLC).

Consulting – The complexities involved in overseeing the operation of a credit union are increasing every day. Growing credit unions find themselves in need of guidance and assistance as they work to increase their service capacities to meet the needs of members. Through the League, credit unions can obtain professional consultation services, giving them a source of expertise in a variety of areas. Credit unions of all sizes call on GCUL for assistance with budgeting, asset/liability management, profitability enhancement, lending, regulatory compliance, policy development, strategic planning, volunteer and staff training, insurance, and disaster recovery.

Section II. Member Education

The Georgia Credit Union League is committed to education and training for our member credit unions which are essential to credit unions’ continued success and growth and will strive to provide high quality educational sessions that meet their needs. Programs that support member education and advocacy include:

- GCUA Website
- Annual Meeting
- Fall Institute
- Educational Workshops and Seminars
- Videoconferencing and Webcasts
- Roundtable Discussions
- Chapter Meetings
- In-house Training
- Certification – Staff Training and Recognition (STAR), Management Enrichment Training (MERIT), Volunteer Achievement Program (VAP) and Volunteer Leadership Program (VLP).

Section III. Advocacy/Involvement

The Georgia 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 GCUL initiatives.

- Regulatory Compliance
- Political Fundraising
 - GA CUPAC
 - CULAC
- Hike the Hill
- Advocacy Plan
- CUNA Governmental Affairs Conference
- Annual Meeting
- Fall Institute
- Professional & Grassroots Lobbying
- Recognition and Awards programs

Section IV. Diversity

The Georgia 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.

- Hiring Practices
- EOE
- African American Credit Union Coalition Internship Program
- Diversity in Chapters through Regional Representation
- Diversity in Board through asset category and regional representation

Section V. Commitment to Credit Union Movement & Cooperatives

The Georgia Credit Union League works to build and strengthen our credit union movement by actively advocating the credit union difference at all levels of government and in other public forums. We participate in local, state, and national cooperative activities and provide leadership and support to credit union organizations. The Georgia Credit Union League will continue to strive to build and strengthen relationships with other sectors of the national cooperative movement.

- CUNA
- CUNA Mutual
- WOCCU
- Georgia Poland Partnership
- Campus Credit Union Council

- Filene Research Institute
- National Credit Union Foundation
- Credit Union Brand Campaign
- CUSC
- Shared Service Center Network
- Georgia Central Credit Union
- National Cooperative Bank
- Staff and Volunteer appointments to national credit union committees and task forces
- Partnerships with other state Leagues
- Georgia Credit Union Chapter Network
- Advocacy
- Project Differentiation
- International Credit Union Week celebrations
- GCUA Website
- *Connection* magazine
- *Owner Insight*
- “eDigest” – weekly electronic newsletter, which provides regular glimpses of timely credit union issues.
- “Creating Influence” – bi-weekly electronic advocacy newsletter
- *Noteworthy* – weekly newsletter which provides regular updates of state and federal regulations affecting credit unions.

Section VI. Public Service/Corporate Citizenship

The Georgia Credit Union League 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.”

- Georgia and local Chambers of Commerce
- Children’s Miracle Network
- Credit Unions for Kids
- Georgia Dept. of Family and Children Adopt a Foster Child Program – Gwinnett County
- United Way Campaign
- Books for Children
- Georgia Credit Union Foundation
- National Endowment for Financial Education
- Consumer Credit Counseling Services
- “Getting Ahead” Credit Union Task Force