

Montana Credit Union Network



Statement of Commitment to Credit Unions

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We, the Montana Credit Union Network, combining the missions and resources of the Montana Credit Unions League, League Service Group (LSG), and Treasure State Corporate Credit Union (TSCCU), exist solely to meet the needs and represent the interests of our member credit unions. Our mission is to act in partnership with credit unions, promote the philosophy and uniqueness of credit unions, and successfully meet present and future challenges by providing quality legislative leadership, public relations, education, financial services, and reliable dues-supported services and products.

We will uphold our fundamental responsibility to actively serve our member credit unions and will continually strive to provide them with quality products and services. We will communicate the credit union difference in our state and in our nation's Capitol so that credit union members, legislators, regulators, and the community at large will understand the unique role that member-owned financial cooperatives play in the lives of people everywhere.

This statement of commitment to credit unions represents our dedication to the credit union principles of "Not For Profit, Not For Charity, But For Service" and the philosophy of "People Helping People."

Network Mission Statements

The Montana Credit Union Network combines the missions and resources of the Montana Credit Unions League, League Service Group, and Treasure State Corporate Credit Union to provide quality services, programs, and products to advance and preserve the credit union movement.

Montana Credit Unions League

The mission of the Montana Unions League is to foster the vitality of affiliated credit unions by providing quality programs and services that will enhance their ability to successfully meet the needs of their members.

League Service Group (LSG)

League Service Group shall develop, promote, and provide competitive quality products and services to meet the needs of credit unions and other organizations.

League Service Group shall operate within the parameters of sound business practices, leading to long-term profitability.

Treasure State Corporate Credit Union

Treasure State Corporate Credit Union anticipates and provides innovative, high-quality financial and correspondent services to its member/owners.

Section I. Service to Members

The entities of the Montana Credit Union Network have established partnerships and offer products and services to assist member credit unions in their efforts to better serve their members. The Network will continue to look for ways to improve products and services, in the most cost effective way.

Current services provided to our member credit unions include:

- Communications
- Compliance assistance
- Credit union chapter support
- Employee handbook
- Endorsed products and services
- Federal Reserve Bank correspondence services
- Home Equity Loan Program
- Human resource consultation
- Investment opportunities
- Legislative advocacy
- Lending Library
- Liquidity services and loans
- Marketing services
- Networking opportunities
- Political action
- Publications
- Public Relations
- Regulatory advocacy
- Research and information
- Small Credit Union Program
- Statewide social responsibility programs
- Strategic Planning Sessions
- Training and Education
- Web site

Section II. Member Education

The Montana Credit Union Network is committed to educating and training our member credit unions' staff and volunteers. In addition, we are committed to educating the general public about credit union uniqueness, philosophy, and values.

Current programs that support member education and advocacy:

- Collaborative education partnerships
- Compliance releases
- Distribution of Network publications (*League President's Report, Roundup, Management Team Digest, Keeping TABs on Compliance Issues, Corporate Resource*, and briefings during the legislative session)
- Endorsed product and service education
- Legislative updates and calls to action
- Network Financial Education Program
- Lending Library
- Network Philosophy Orientation Program
- Network Web-based training
- Network Web site
- Ongoing education programs, conferences, and workshops
- Ongoing Public Relations efforts
- Regulatory action calls
- Scholarship programs available for credit union employees to attend programs, conferences, and workshops
- STAR/VAP/VLP/MERIT/ RegTraC/CEP certification programs
- Toll-free consulting services

Section III: Involvement/Governance

The Montana Credit Union Network will strive to preserve credit union democratic principles. The Network will provide a unified legislative voice on both the state and national levels for the Montana credit union movement. The Network encourages bipartisan support of candidates and legislators who share the credit unions' points of view. The Network encourages credit union people to become involved on governing boards and advisory committees and to be actively involved in chapter activities.

Current programs and assemblies that support Involvement/Governance:

- CUAC Fund-raising—The Montana Credit Union Network's Political Action Committee is a fund that utilizes personal contributions to provide bipartisan financial support to state legislators who support credit unions.
- CUAC Trustees
- CULAC
- CUNA Mutual Owners Advisory Council Representative
- Education Committee
- Governmental Affairs Committee
- Hike the Hill activities
- Interim Committees
- League/LSG Board of Directors

- League Special Committees and Task Forces
- League Service Group Open Committee
- Marketing Open Committee
- Network involvement with cooperative organizations both state and national
- Policy Position Development & Professional Staff Lobbyists
- Staff involvement with the American Association of Credit Union Leagues (AACUL) and the Association of Corporate Credit Unions (ACCU)
- Support and encouragement of Credit Union Chapter participation and involvement
- TSCCU (Treasure State Corporate Credit Union) ALCO Committee
- TSCCU Board of Directors
- TSCCU Supervisory Committee

Section IV. Diversity

The Montana Credit Union Network recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles within the credit union movement.

- The Network has diversity in all Board of Directors and other leadership structures.
- The Network has religious diversity within our staff.
- The Network is an Equal Opportunity Employer
- Our credit union philosophy promotes economic diversity.
- We offer non-biased scholarship programs to our credit unions.
- We promote and accept gender diversity in all life activities.

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

The Montana Credit Union Network will work to build and strengthen our relationships with other cooperative activities. The Network strengthens the movement by serving in leadership roles and by supporting the efforts of credit union-based organizations. The Network actively encourages our members/staff to promote the credit union difference.

Current activities that support the Credit Union Movement and cooperatives:

- Active member of the American Association of Credit Union Leagues (AACUL)
- Active member of the Association of Corporate Credit Unions (ACCU)
- Actively promotes the National Youth Involvement Board (NYIB)
- Commitment to CUNA, CUNA Strategic Services, Inc., CUNA Mutual Group, and the Corporate Credit Union Network
- Credit Union Brand Campaign—The Network promotes the use of the Americas Credit Unions logo to its member credit unions and utilizes the materials in its own marketing efforts.
- Member of the Filene Institute
- Member of the World Council of Credit Unions (WOCCU)
- Montana Council of Cooperatives—The Network is a sponsoring member and holds a seat on the governing board.
- Ongoing lobbying in support of the cooperative movement
- Political activity/fund raising
- Project Differentiation—We encourage our member credit unions to promote themselves through Project Differentiation Statements of Commitment to Members and help them in their development of those Statements.
- Promotion of International Credit Union Day—Credit unions are encouraged to promote this event with the marketing materials, tips, and ideas compiled by CUNA and the Network.
- Promotes the Montana cooperative movement
- Recognition programs—Louise Herring, Dora Maxwell, Credit Union Person of the Year (Mitch Reed Award), Bridge Award, and the Desjardins Youth Financial Education Award (2002).

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, the Montana Credit Union Network 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 and raises the overall level of social and economic well being of those in our communities and our state. Furthermore, it strengthens ties within the community and makes it possible for us to reach out and serve those in greatest need of affordable financial services.

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

- Adopt-A-Highway
- Contributions to local and statewide charities
- Filene Research
- Montana Credit Union Foundation
- Network recycling program
- Paid membership in service clubs
- Promotion of Child ID Program, Financial Educations Program, and Prevention of Elder Abuse Program
- Staff volunteerism
- Support Courtesy and Respect Empower Program (CARE)