

Tennessee Credit Union League

Project Differentiation Statement of Commitment to Credit Unions

As a member-owned, non-profit trade association, the Tennessee Credit Union League is committed to the advancement of the credit union movement in Tennessee. As part of our commitment to member credit unions, we will:

- Serve as the primary center of influence and communication for Tennessee credit unions to legislators and regulators;
- Communicate credit union benefits in a meaningful way so that credit union staff, directors, members, potential members, and legislators and regulators will understand and appreciate the unique role of member-owned financial cooperatives;
- Work to provide an operating environment that will bring the benefits of credit union membership to more people and to preserve these benefits for current members;
- Stimulate and encourage cooperation between credit unions, their members, chapters, leagues, regulatory agencies, the Credit Union National Association, and other system players;
- Make available high quality educational and training opportunities for personal and professional growth, basic skill development, and the examination of timely topics that can be applied directly to operational and marketplace advantage;
- Operate as the central point for access to operational and technical information and assistance vital to successful credit union operations;

The Strategic Plan of the Tennessee Credit Union League encompasses the objectives, goals, and steps being taken in support of this commitment to ensure the collective stability and growth of Tennessee credit unions.

This Statement of Commitment to our credit unions is consistent with credit unions' principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People".

Section 1: Service to Credit Unions

The Tennessee Credit Union League strives to offer and make available services designed to meet the varying operational, regulatory, and financial needs of a diverse membership. In addition to the traditional trade association services provided, the League endorses a select group of strategic business partners whose products provide added value to the credit union.

Current services that help improve the economic and social well being of credit unions and return financial value to our members:

1. **Governmental affairs** - See Section V - Commitment to the Credit Union Movement
2. **Education and training** - See Section II - Credit Union Education
3. **External communications and public relations** - See Section VI: Public Service/Corporate Responsibility
4. **Research and information**
 - Toll-free compliance & operational hotline
 - Research trends and evaluate effects on CUs
5. **Publications and communication with credit unions**
 - **Management Notes** published monthly
 - R & I releases and technical bulletins
 - SESCO Report - monthly HR publication
 - Legislative Updates
 - Credit union directory
 - Salary Survey
 - League update, weekly e-mail to CU members
 - Annual Report
6. **Consulting Services**

Share expertise and assist credit unions in finding solutions to overcome problems and improve operations and financial results including areas such as: eCommerce, ATMs, share branching, lending, marketing, policy

development, budgeting, HR issues, and technical and operational issues; facilitate strategic planning sessions; provide special assistance as requested by individual credit unions

7. **Small Credit Union Project**

Special assistance and resources are provided to small credit unions through the League's Small Credit Union Division, including no-cost strategic planning facilitation, member surveys, board training, equipment, budgeting, newsletter development, meeting registrations, and more.

8. **Strategic Partnerships**

A variety of value-added products and services are offered through the League's wholly-owned subsidiary, CU Services, Inc., and through relationships with strategic business partners such as CUNA & Affiliates and CUNA Mutual. Products offered through CUNA & Affiliates and CUNA Mutual include Internet banking & bill payment, web products, online access services including ISP services, lending services, IRAs, member services, marketing services, operational forms and much more. Additional proprietary and endorsed products and services include:

- eCommerce products include: shared branching; no-surcharge ATM accessibility; and, the CU24 ATM Network.
- Lending products include: Equifax Card Services; National Apollo Card Programs for small credit unions; Greentree mortgage programs; and, indirect lending.
- Human Resource assistance is available at reduced pricing from Robert Half International, Account Temps, and SESCO HR consultants. The Compease Automated Compensation System is provided in conjunction with KG & Associates.
- Credit union member services include: debit cards through Equifax and the National Apollo Card Program; share draft printing and marketing assistance through John H. Harland Company; and, discount theme-park tickets are provided as a service to credit union members.
- Marketing and research products include: member surveys; TEAM Marketing; and, newsletter development for small credit unions.
- Internal operations - products and services are available to assist with statement printing and mailing (CUMS, Inc.), credit reporting

services (EXPERIAN), and auditing and financial assistance (Hiram Hollifield, CPA).

9. **League's Company Store**
(casual wear, accessories, gifts, awards featuring League or credit union logo)

Section II: Credit Union Education

The Tennessee Credit Union League is committed to providing high quality educational and training opportunities that meet the needs of its members.

Current programs that support member education and advocacy:

1. **Meetings & Conferences**
 - Annual Convention & Exposition
 - Legislative/Regulatory Forum
 - Compliance and teller training
 - LoanPower symposium
 - Managers' Conference
 - Elected Leaders Conference
 - IRA Training
 - Marketing Conference
 - Others
2. **Self-Study Certification/Designation Programs -**
 - CUNA's VAP, VLP, STAR, MERIT, and RegTrac self-study courses
 - Certified Credit Union Executive Program (CCUE)
 - CUNA's Certified Executive Program (CEP)
3. **In-house training**
 - Credit and debit card training
 - Board of directors duties and responsibilities
 - Teller/Member service rep training
 - Compliance training
4. **Herbert Ellison Memorial Scholarship Fund**
 - assists credit unions in furthering the education of their employees and volunteers regarding credit union philosophy, management and operations.
5. **Co-sponsor educational and informational sessions for select business partners such as CUNA Mutual**

6. **Co-sponsor regionalized educational opportunities with other state leagues**

- SE Regional Credit Union School
- Financial Counseling School
- SE Regional Directors' Conference

New educational activities include:

New educational activities for the coming year include expanded use of technology for remote training opportunities (i.e., webinars, telephone) and local area training opportunities specifically for member service representatives/tellers and volunteers.

Section III: Involvement/Governance

The Tennessee Credit Union League will provide opportunities for involvement in League activities by credit unions of every size and from every demographic area of the state.

Current programs that support Involvement/Governance:

- Board of Directors' Elections
- Small Credit Union Task Force
- Largest 25 Credit Union Meeting
- Trips to State Legislature
- New Director Orientation
- Town Meetings
- Chapter Meetings
- Ad Hoc Committees
- Chapters Leaders' Conference

Section IV: Diversity

The Tennessee Credit Union League represents a diverse group of credit unions. We will demonstrate our commitment to our members by continually focusing on meeting the varying needs of our members through representation on our Board of Directors and through the programs we offer.

Current programs that support diversity:

- The Chapters, Board of Directors, and committee structures represent regional and size diversity.
- Educational programs are aimed at meeting diverse needs of members based on size and service offerings.
- The Large Credit Union Meeting focuses on unique needs of large credit unions.
- Special assistance is provided to small credit unions
- Rotation of Convention site enables more credit unions to participate.
- Equal Employment Opportunity: Equal employment opportunities are provided to qualified individuals, without regard to race, color, gender, age, religion, national origin, disability or any other legally protected or socially recognized classification.

Section V: Commitment to the Credit Union Movement

The Tennessee Credit Union League will work to build and strengthen the credit union movement in Tennessee by providing resources, expertise, information, education, and networking opportunities. We will actively advocate the credit union difference at all levels of government and will participate in local, state and national activities as appropriate.

In addition to Services to Credit Unions outlined in Section 1 above, other current activities that support the credit union movement and other cooperative activities are:

- Legislative and regulatory strategy to provide influence
- Area meetings with regulators
- Grassroots activities to maintain awareness of credit union movement issues
- Political action fund raising including a new CULAC Coin Sale program
- State and federal lobbying to protect the political interest of credit unions
- Legislator's visits to credit unions
- Trips to the State Legislature by credit unions
- "Hike the Hill" visits during the Governmental Affairs Conference
- Encourage participation and assist in development of Comment Letters to NCUA and the Dept. of Financial Institutions
- Contributions to CULAC made by League staff
- Encourage participation in Project Differentiation, assisting with development of Statements of Commitment to Members
- Organize networking opportunities for credit unions
- Provide support for Chapters of credit unions, including annual funding assistance for small chapters
- Information packed web site provides shared branch locations, no-surcharge ATM locations, credit union membership opportunities
- Assist in chartering of new credit unions
- Provide financial support for the World Council of Credit Unions, the National Credit Union Foundation, the Credit Union House and the Filene Research Institute
- Recognition Awards
- Perform due diligence on behalf of member credit unions for added-value products and services
- Make available League facilities for credit union meetings and training
- Promote and encourage participation in the National Branding Campaign
- Schedule League board meeting in conjunction with the GAC Conference in Washington, D.C.
- Provide dues waivers for credit unions facing financial difficulties.

Section VI: Public Service/Corporate Responsibility

Through financial support or other in-kind contributions to worthwhile local organizations and by participating in public service activities, the Tennessee 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”; furthermore, it will help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community, and heighten awareness of the credit union movement.

Community groups currently receiving financial or other in-kind support and current public service activities:

- National branding campaign
- Media relations, news releases, & press kits
- Weekly public tv show, **Legislative Report**, covers the debate throughout the session of the Tennessee General Assembly
- Job referrals
- United Way
- Ronald McDonald House
- Children’s Miracle Network
- Child ID Program
- Bethel Bible School - Pat Boone Golf Tournament
- Bethlehem Community Center
- Chamber of Commerce membership
- Donation of furniture/equipment to local churches and schools
- Time off is given to employees to volunteer for worthwhile causes
- Assist credit unions with special events and projects
- Provide financial support and assistance to individuals, credit unions, and other organizations in the U.S. and worldwide during crisis situations

Section VII. Concluding Statement

The strong commitment of the Tennessee Credit Union League to its member credit unions has been demonstrated over many years of service. Tennessee credit unions have continued to grow in membership and financial prosperity. As we go forward, our role must necessarily be flexible, and sometimes reactionary, as we deal with problems and situations as they occur within individual credit unions and within the industry. Change is certain, but our commitment to protecting the interests of our member credit unions and advancing the credit union movement will remain steadfast and unwaivering. This is our commitment to you, the Credit Unions of Tennessee.