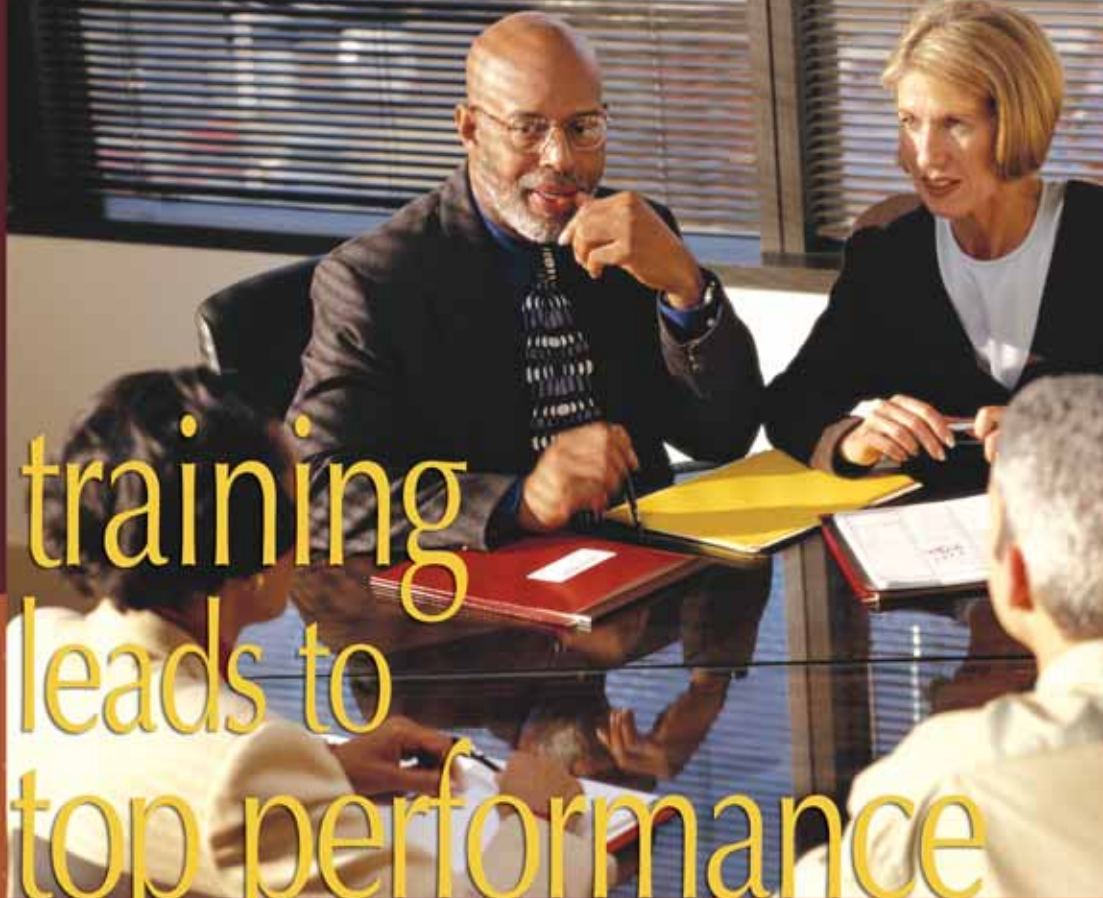


2007

CUNA Director



training
leads to
top performance
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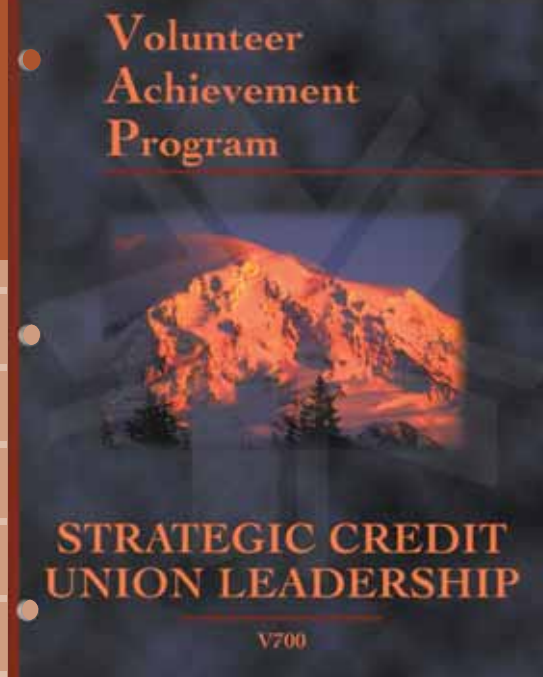


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CREDIT UNION FUNDAMENTALS

- V01M History and Philosophy*
- V02M Financial Reports*
- V03M Managing Risk*

* These courses are also offered through CPD Online

BOARD OF DIRECTORS FUNDAMENTALS

- V100M Board of Directors: Duties and Responsibilities
- V101M Board Policies
- V406M Directors' Liability
- V411M Board Reports
- V412M Developing, Writing, and Implementing Policies
- VL05M Business Communications for Directors
- VL09M Recruiting, Developing, and Retaining Board Members and Volunteers
- VL10M Effective Credit Union Boards

LEADERSHIP

- V414M Recruiting, Orienting, and Retaining Board Members
- V421M Political Involvement
- V700M Strategic Credit Union Leadership
- V701M Directing Effective Teams
- V702M Maximizing Board Performance
- VL01M Successful Teamwork
- VL03M Developing Leadership

FINANCE

- V409M Financial Management
- V415M Asset-Liability Management for Directors
- V424M Investment Essentials for Directors
- V425M Budgeting Basics for Directors
- VL08M A Director's Guide to Asset-Liability Management

HUMAN RESOURCES

- V405M Board/CEO Relations
- V417M CEO Performance Appraisal and Goal Setting
- V419M CEO Compensation
- VL06M Diversity for Credit Unions
- VL07M CEO Performance, Appraisal, and Accountability
- VL12M Developing Compensation Systems

CREDIT COMMITTEE/LENDING

- V200M Credit Committee: Duties and Responsibilities
- V201M Loan Granting
- V202M Collections
- V407M Bankruptcy
- V423M Member Business Lending
- V600M Introduction to Mortgage Lending

MARKETING

- V403M Marketing
- V413M Marketing to Generations and Target Groups
- V602M Offering Credit Union Youth Programs

exams are available online through **CPDOnline**.

board decisions.

PLANNING

- V102M Planning
- V404M Strategic Planning
- V418M Business Recovery Plans and Policies
- V420M Growth Strategies: Pathways to Success
- V422M CEO and Board Succession Planning
- VL02M Achieving Quality Through Process Improvement
- VL04M Advanced Strategic Planning

REGULATORY COMPLIANCE

- V410M Credit Union Examinations
- V416M Understanding Regulations

SUPERVISORY COMMITTEE

- V300M Supervisory Committee: Duties and Responsibilities
- V301M Auditing 1
- V302M Auditing 2

TECHNOLOGY

- V500M Credit Union Technology
- V501M Planning for Technology
- V502M Electronic Fraud and Security
- V601M Online Policies and Internet Use

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VAP courses include a 50- to 100-page textbook with a 20-question, open-book final exam. The average study time per course is three to four hours.

The Volunteer Achievement Program (VAP) includes complete orientation and training on credit union operations.

BOARD OF DIRECTORS FUNDAMENTALS

COURSE: V100M

Board of Directors: Duties and Responsibilities

Board decisions influence the savings and credit opportunities available to members. As a volunteer serving on the board, you are responsible for the course your credit union takes. Realistically, the directors share management duties with the individuals hired to oversee daily operations. But in the eyes of the law, the board holds ultimate responsibility for guiding your credit union. This course presents the major board responsibilities and gives you the tools and knowledge to perform your duties.

COURSE CONTENT

- Structure of the Board
- Major Board Responsibilities
- How the Board Directs the Credit Union
- Board and Management: Two Elements, One Team
- Specific Board Responsibilities
- Legal and Regulatory Considerations
- Communication
- Board Effectiveness

COURSE: V101M

Board Policies

As credit unions become more complex, the importance of policies increases. However, the line between directors' and managers' responsibilities in policy making has become blurred. This course defines these responsibilities and explains how policies benefit the board, management, employees, and members. Note: You may find it helpful to complete *Planning* (V102) prior to this course.

COURSE CONTENT

- Perspective on Policies
- Writing Policies
- The Policy Manual
- Implementing Policies
- Benefits of Policies

COURSE: V406M

Directors' Liability

One of the main goals of the board is to avoid any situation or action that could give rise to a lawsuit. This course builds understanding of the legal duties and responsibilities directors owe the credit union and their fellow members. It focuses on some of the regular practices of the credit union that could invite a lawsuit.

COURSE CONTENT

- Directors' Responsibilities/Powers
- Parameters of Directors' Liabilities
- Why Are Credit Unions Sued?
- Who Might Sue?
- Limits on Liability
- Avoiding Liability

COURSE: V411M

Board Reports

To adequately perform your functions as a credit union volunteer, as well as minimize the risk of lawsuit, you must regularly attend and actively participate in board meetings. Upon completion of this course, you will be able to identify major types of financial reports that should be included in the monthly board packet, as well as their purposes. You will also understand the need for, and major components of, other types of board and committee reports.

COURSE CONTENT

- Using Reports Effectively
- Major Financial Reports
- Major Management Reports
- Major Committee Reports

COURSE: V412M

Developing, Writing, and Implementing Policies

This course builds on the learning objectives presented in Board and Management Policies (V101). It builds an understanding for the director's role in policy making and explores ways to implement effective policies.

COURSE CONTENT

- Director's Role in Policymaking
- Effective Policies
- Policies Required by Regulation
- Policy Development and Implementation
- Policy Maintenance

Ordering VAP and VLP is easy. See page 4 for ordering information.

CREDIT UNION FUNDAMENTALS

COURSE: V01M

History and Philosophy

Learn how to explain the origins of credit unions and the significance of field of membership. Understand the importance of financial deregulation. This course helps directors understand the unique role credit unions play in the financial environment.

COURSE CONTENT

- Credit Unions as Cooperatives
- The Origins of Cooperative Credit
- Cooperative Credit in North America: The Early Years
- The Movement Gains Momentum
- Years of Growth and Change
- An Outline of the U.S. Credit Union Movement
- Current and Future Challenges

COURSE: V02M

Financial Reports

Understand your financial reports with these easy-to-follow explanations of the statement of financial condition, statement of income, and other financial reports. This course also explains the importance of trend analysis and instructs how to calculate important ratios.

COURSE CONTENT

- Basic Financial Statements
- Other Financial Reports
- Ratios and Trends

COURSE: V03M

Managing Risk

Learn how to identify, handle, and monitor risks. *Managing Risk* also includes plans and procedures for internal controls, identifies the role of a supervisory committee, and explains when outside assistance is required. An extensive checklist of internal credit union controls is also included.

COURSE CONTENT

- Risk Management and Insurance
- Need for Internal Control
- Effective Supervisory Committees
- Use of Outside Assistance
- Annual Audit and Examination Reports
- Complete Internal Control Checklist

FINANCE

COURSE: V409M

Financial Management

This course helps explain the financial management tools used by most credit unions. You will find that managing your credit union's finances need not be overwhelming when you consistently use several asset-liability management tools.

COURSE CONTENT

- Financial Management Overview
- Components of Asset-Liability Management
- Asset-Liability Committee
- Planning Tools
- Financial Reporting
- Forecasting and Budgeting
- Gap Analysis
- What-If Analysis and Net Interest Income Simulation
- Net Economic Value

COURSE: V415M

Asset-Liability Management for Directors

Though the operational aspects of asset-liability management (ALM) are management's responsibility, directors have the duty to understand ALM's impact on the credit union, and if needed, revise ALM direction and policies.

COURSE CONTENT

- Foundations of Financial Analysis
- Managing the Impact of Changing Interest Rates on Net Income
- Managing the Impact of Changing Interest Rates on Capital
- Managing Liquidity Risk
- Regulatory Issues Related to ALM
- Sample ALM Policy

COURSE: V424M

Investment Essentials for Directors

This course explains the basic investment-related responsibilities of the board, management, and supervisory committee. It will identify the reasons for investing, what is permissible, and the types of risks involved with investing. Participants will be able to identify the players involved in the investment market, know how to review the packages, and be knowledgeable about regulations.

COURSE CONTENT

- The Board/Management Partnership
- Economic and Financial Underpinnings
- Identifying and Measuring Investment Risks
- Investment Regulations for Federally Insured Credit Unions
- Asset-Liability Management: Keys to Successful Investing
- Building Successful Relationships
- Policies and Procedures
- Investment Strategies: A Discussion

COURSE: V425M

Budgeting Basics for Directors

This module explains what a budget is, the role of the board and management in budgeting, why planning and budgeting are part of the same process, and how to develop a budget based on strategic plans.

COURSE CONTENT

- What is a Budget
- The Board's and Managing Officer's Roles in Budgeting
- The Planning/Budgeting Process
- Case Study of a Planning/Budgeting Process
- Other Budget Considerations

VAP continued on next page.

LEADERSHIP

COURSE: V414M

Recruiting, Orienting, and Retaining Board Members

Finding and keeping competent board members has been a concern since the first credit union. This course focuses on recruiting, interviewing and selecting, developing, orienting, assessing need, training, and retaining volunteers.

COURSE CONTENT

- Finding and Recruiting Volunteers
- Volunteer Selection and Interviews
- Volunteer Orientation
- Needs Assessment
- Training Opportunities
- Retaining Volunteers

COURSE: V421M

Political Involvement

Favorable legislation and regulation are at least as important to credit unions as day-to-day operations and services. In this critical area, directors and volunteers help ensure a long-term strategic future. This course describes leadership roles in political involvement and regulatory advocacy, and it shows each credit union how to make political involvement a top priority.

COURSE CONTENT

- Importance of Political Involvement
- Elections: Money and Votes are the Keys
- Grassroots Activity and Advocacy
- State Governmental Affairs
- Communications

COURSE: V700M

Strategic Credit Union Leadership

Credit union directors spend a great deal of time planning and monitoring the organization's progress toward strategic goals. This course discusses some of the issues that make up the core of the director's job; providing the kind of personal leadership that ensures long-term success of the credit union.

COURSE CONTENT

- Leadership: Art or Science?
- The Challenge of Diversity
- Crisis and Opportunity: Leadership Issues
- New Horizons in Credit Union Leadership
- The Challenge of Change
- The Ethics of Leadership
- Ten Principles of Leadership

COURSE: V701M

Directing Effective Teams

Credit unions face the huge challenge of accelerating change, and adaptability is the key to survival. Exactly what the credit union of the future looks like is yet to be seen, but it's largely up to directors to determine it. This course describes how effective teams work. It shows you how to direct an effective team and make your credit union adaptable and competitive for the long term.

COURSE CONTENT

- Fundamentals of Team Building
- Dynamics of Effective Teams
- Getting Started
- Team Development
- Effective Teamwork
- Assessing Performance
- Teams in Credit Unions

COURSE: V702M

Maximizing Board Performance

Your board, just like management, needs to work continuously to keep abreast of change and improve its operations. This course examines today's challenges for directors and explores specific tasks of your board. Two tasks in particular are crucial to credit union effectiveness: 1) planning and evaluation, and 2) managing CEO accountability.

COURSE CONTENT

- Your Challenge as a Director
- Focus on the Important Tasks
- The First Key — Planning and Evaluating
- Statement of Commitment: A State-of-the-Art Planning Tool
- The Second Key — Managing CEO Accountability
- CEO and Board Relations
- Meetings
- Teamwork
- Volunteer Recruitment

Ordering VAP and VLP is easy. See page 4 for ordering information.

CREDIT COMMITTEE AND LENDING

COURSE: V200M

Credit Committee: Duties and Responsibilities

The Credit Committee is responsible for approving or denying member loan requests. This course provides what you need to know to make your Credit Committee an effective part of your credit union. This course also gives an overview of the different kinds and sources of credit available to credit union members outside the credit union. You will discover how credit unions fit into the total contemporary consumer financial scene.

COURSE CONTENT

- The Credit Committee
- Sources and Types of Credit
- Credit Union Lending
- Loan Policies and Legal Limitations
- Other Responsibilities and Concerns

COURSE: V201M

Loan Granting

This course will familiarize you with the procedures and laws involved in granting loans to members. You need to know how to judge the creditworthiness of loan applicants, the sources of credit information, how to check credit, how to act on an application, and the many consumer laws that affect loan granting and recordkeeping. This course also presents information on various loan products.

COURSE CONTENT

- Applications and Lending Policies
- Reviewing the Applicant's Loan
- Loan Evaluation Systems
- Acting on the Application
- Truth-in-Lending
- Equal Credit Opportunity Act
- Variable-Rate Loans and Risk-Based Lending
- New Delivery Channels for Loans
- Future Trends for Lending

COURSE: V202M

Collections

This course deals with a necessary side of loan granting — collection procedures for delinquent loans. *Collections* describes the classification of past-due accounts, collection techniques, special delinquency problems, Service Members' Civil Relief Act, Fair Debt Collection Practices Act, bankruptcy overview, and amendments to bankruptcy laws.

COURSE CONTENT

- Establishing a Collection System
- The Basics of Collection
- Special Delinquency Problems
- Bankruptcy Overview
- Bankruptcy Proceedings

COURSE: V407M

Bankruptcy

Bankrupt members and bankruptcy losses have become increasingly common. This course helps you to understand the workings of the bankruptcy code, the types of bankruptcies affecting credit unions most, and terminology unique to bankruptcy court.

COURSE CONTENT

- Is There a Bankruptcy Crisis?
- How Bankruptcy Laws Work
- How Bankruptcy Affects Credit Unions
- What Credit Unions Can Do About Bankruptcy
- Helping Members Steer Clear of Bankruptcy

COURSE: V423M

Member Business Lending

A successful member business lending program balances risk against opportunity. It's a complex endeavor requiring strategy, resources, and commitment. This course covers the essential factors in member business lending, including market potential, regulation and policies, lending expertise, operational support, and monitoring risk. Sample policies for business lending are included.

COURSE CONTENT

- The Business Lending Opportunity
- Preparing Your Board for Member Business Lending
- Organizational Issues
- Developing a Business Lending Program
- Using Credit Union Strengths
- Complementary Services
- Weighing Risks and Rewards

COURSE: V600M

Introduction to Mortgage Lending

A changing environment has created sophisticated member demands. To succeed, credit unions must keep pace with technology and offer a variety of financial products and services. This course demystifies the mortgage process and explains why real estate lending is vital to the success and growth of your credit union.

COURSE CONTENT

- Why Mortgages?
- What is Mortgage Lending?
- The Mortgage Lending Process: Originating, Selling, and Servicing
- The Risks of Mortgages
- Marketing Mortgages
- Regulations: Rules of the Road
- Putting It All Together

PLANNING

COURSE: V102M

Planning

The single most important duty you have as a credit union director is participation in the credit union's planning process. This course introduces you to the basics of planning, including the background you need to begin the planning process. You will be able to define planning, understand the planning process, and prepare for and conduct a planning session. More advanced information about the planning process can be found in *Strategic Planning* (V404).

COURSE CONTENT

- The Role of the Board in Planning
- The Scope of Planning
- The Principles of Planning
- Planning Session Preparation

COURSE: V404M

Strategic Planning

This course shows how directors can help management be better prepared to deal with a long-term future filled with opportunities and threats. Learn the difference between planning and strategic planning, what avenues are open to growth and new opportunities, and how to position your credit union for success.

COURSE CONTENT

- Strategic Planning: What It Is, Why It's Important
- Preplanning
- The Situation Audit: Internal Factors
- External Analysis and Evaluation
- Organizational and Human Resources
- The Strategic Planning Process

COURSE: V418M

Business Recovery Plans and Policies

Federal and state credit unions are required to have disaster recovery and business continuity plans. In the event of a disaster, recovery plans help determine how well and how quickly your credit union resumes operations. This course reviews director responsibilities in developing and approving business continuity plans and policies.

COURSE CONTENT

- Regulatory Guidelines for Continuity Planning
- Developing Disaster Recovery Plans and Policies
- Testing and Plan Maintenance
- Participating in Disaster Recovery Efforts
- Lessons Learned From Disasters at Credit Unions

COURSE: V420M

Growth Strategies: Pathways to Success

Strategies to grow the membership, loans, and asset base are critical to credit union survival and success. Directors must provide leadership for growth and stability, particularly during uncertain economic times. This course examines the board's role in planning, setting policy, and evaluating growth strategies.

COURSE CONTENT

- Foundations for Growth
- Critical Planning Issues
- Strategies to Expand Participation
- Creating New Opportunities
- Safety and Soundness in Relation to Growth
- Measuring Progress

COURSE: V422M

CEO and Board Succession Planning

Succession planning has taken on more importance during the past few years. Nearly half of all credit union CEOs plan to retire in the next 10 years, and about one quarter of them in the next five years. A good succession plan charts a plan of action for the board and employees that covers a variety of situations including the death of a CEO, accidents, disability, termination, or retirement. Boards play a critical role in succession planning by ensuring that the credit union will serve members effectively even if key staff or directors are unable to continue in their positions.

COURSE CONTENT

- Board's Role in Succession Planning
- CEO and Management's Role
- Ingredients of an Effective Succession Plan
- Succession Planning for the Board
- Maintaining Effective Board Leadership

MARKETING

COURSE: V403M

Marketing

Upon completion of this course, you will understand the basics of credit union marketing and have a working knowledge of marketing terms and concepts. This course also establishes the importance of a marketing plan and will help you direct and aid staff in plan development.

COURSE CONTENT

- Understanding the Marketing Role
- The Situation Analysis:
Where Does Your Credit Union Stand?
- Analyzing Your Competition and Resources
- Putting Opportunities to Work:
Developing Goals and Strategies
- Your Credit Union's Marketing Budget
- The Finished Product: A Sample Marketing Plan
- Measuring Your Success

COURSE: V413M

Marketing to Generations and Target Groups

This course builds on *Marketing* (V403), which offers marketing basics for directors. *Marketing to Generations and Target Groups* offers strategies to market to youth, baby boomers, Gen X, matures, and women. Because "one size no longer fits all," this course describes what specific groups desire in financial products and services along with strategies to meet these needs.

COURSE CONTENT

- Generation Marketing
- Mature Markets are Three Markets in One
- Boomers Redefine Life Stages
- Gen X and Youth Market
- Women and Other Specialized Markets
- Developing a Marketing Strategy for Each Segment

COURSE: V602M

Offering Credit Union Youth Programs

This course shows you how to set up a two-way communications program with your young members and demonstrate by example why the credit union is a unique kind of financial institution. You will get examples and tips for marketing to young people.

COURSE CONTENT

- Financial Literacy
- Directors' Roles in Serving Youth
- Promoting Savings and Lending
- Marketing Geared Toward Youth
- Costs, Benefits, and Program Justification
- Getting Started: Case Studies
- Youth Program Resources

HUMAN RESOURCES

COURSE: V405M

Board/CEO Relations

The board and management must work together as a cohesive unit. The strength of the individual credit union depends on this relationship. This course emphasizes team building and it describes the elements needed to build a strong working relationship with the CEO.

COURSE CONTENT

- Board/Manager Relations
- The Position Description
- Qualified Candidates
- The Final Selection
- The Employment Contract
- Compensation and Motivation
- Performance Appraisal
- Special Situations

COURSE: V417M

CEO Performance Appraisal and Goal-Setting

As a director, you have four major areas of responsibility: formulating policy, communicating, serving as a trustee, and ensuring the continuity and development of the credit union. As a trustee, you must evaluate the financial affairs and management practices of the credit union. To ensure continuity and credit union development, a capable CEO must be selected and provided with adequate guidance and training. This course covers the key elements of CEO accountability and performance, and the board's role in monitoring performance and setting performance goals for the CEO.

COURSE CONTENT

- Roles of the Directors and CEO
- Performance Based on Member-Driven Metrics
- The Performance Planning Process
- Performance Considerations
- Performance and Compensation
- Performance Planning: The Road to Member Satisfaction

COURSE: V419M

CEO Compensation

Determining salary and benefits for the CEO is no longer an annual exercise to determine the annual percentage increase. Innovative forms of compensation are needed for today's chief executive including variable pay, flexible benefits, and retirement packages.

COURSE CONTENT

- The CEO Compensation Environment
- CEO Compensation Philosophy
- Goal Setting and Performance Review
- Salary and Total Compensation
- Performance Initiatives
- Supplemental Retirement Plans
- Benefits
- Employment Agreements

REGULATORY COMPLIANCE

Course: V410M

Credit Union Examinations

Your credit union undergoes regular or special reviews called examinations conducted by your credit union's regulator and insurer. The purpose of an examination is to assess the safety and soundness of the credit union and to determine compliance with applicable laws and regulations. In this course, you'll learn about the officials' involvement before, during, and after an examination; the CAMEL system used to evaluate your credit union; and the examination process.

COURSE CONTENT

- Examination Background
- How to Prepare for an Examination
- Your Role During an Examination
- The CAMEL Rating System
- The Examination
- Reaching Agreements
- Answers to Your Examination Questions

Course: V416M

Understanding Regulations

Directors need to know more about compliance than just how to prepare for and participate in the regulatory exam process. Since you are responsible for setting the direction of the credit union, it's important that you understand the regulations that must be followed in the process of meeting credit union goals and objectives. This course will expose you to the necessary regulatory requirements that must be followed to avoid sanctions by NCUA and state supervisory agencies.

COURSE CONTENT

- Credit Union Regulations: An Overview
- The Roles of the Board, Management, and Regulator
- General Operational Regulations
- Lending Regulations
- Savings Regulations
- Miscellaneous Regulations
- Structure, Policies, and Procedures of a Compliance Program
- Keep Your Program Current

VAP continued on next page.

Ordering VAP and VLP is easy. See page 4 for ordering information.

SUPERVISORY COMMITTEE

COURSE: V300M

Supervisory Committee: Duties and Responsibilities

Supervisory committee members must have a clear understanding of procedural requirements and keep abreast of legislative and regulatory changes that may affect the scope of their responsibilities. This course investigates the ongoing review and evaluation responsibilities of the supervisory committee, including data processing, the use of outside auditors, and planning for the annual audit. You'll also get an overview of the audit work program, conducting the audit, and the audit report.

COURSE CONTENT

- Structure of the Committee
- Duties and Responsibilities
- Data Processing Responsibilities
- Using Outside Auditors
- Duties and Responsibilities — Annual Audit Work Program

COURSE: V301M

Auditing 1

This course presents specific steps that might be considered during the initial audit visit. You will learn how to evaluate internal controls and examine workpapers for cash, traveler's checks, and money orders; the trial balance of member share and loan accounts; and the trial balance of the general ledger. This course is intended as an instructional text, and provides general ideas in assuming your responsibility and your work. A comprehensive list of credit union auditing and accounting terms is included.

COURSE CONTENT

- Overview
- Cash Count
- Traveler's Checks and Money Orders
- Trial Balance of Member Share and Loan Accounts
- Trial Balance of the General Ledger

COURSE: V302M

Auditing 2

After the initial audit work is complete, the supervisory and audit committee must perform the follow-up audit work. This course takes a more detailed look at the tests and procedures the follow-up audit work may include. You will also consider individual internal control questionnaires that apply to the specific credit union accounts or records discussed in each chapter.

COURSE CONTENT

- Confirmation of Member Share and Loan Balances
- Reconciliations
- Investments and Investment Transactions
- Loan Processing Review and Collateral Inspection
- Review of Loan Delinquency and Allowance for Losses
- Review of Credit Union Income and Expenses
- The Postaudit Report

TECHNOLOGY

COURSE: V500M

Credit Union Technology

The purpose of this course is to expose you to the vast number of credit union technology systems and the issues surrounding these systems. Upon completion of this course, you will understand the credit union technology environment and be able to describe the roles related to technology.

COURSE CONTENT

- Technology Overview
- Role of the Board of Directors
- Role of the Supervisory Committee
- Role of Management and Staff
- Technology Systems
- E-Commerce, the Internet, and Related Technologies
- Future Technology Trends
- Current and Emerging Technology Issues

COURSE: V501M

Planning for Technology

Technology is changing at breakneck speed. To be successful, we need more than ever to develop a plan to cope with an increasing pace of change. This course will help you to work more effectively when planning for new technology.

COURSE CONTENT

- The Director's Role
- Financial Services Environment: Tools and Tests
- Developing Effective Technology Policies
- The Human Dimension of Technology Planning
- Productive Partnerships
- Member Satisfaction

COURSE: V502M

Electronic Fraud and Security

Upon completion of this course you will be able to better understand the roles and legal responsibilities of the board, supervisory committee, and management in dealing with technology risks, and identify the main steps in assessing risk. You will understand electronic fraud and security issues. This course also includes an overview of preventive and detection technologies and focuses on implementing security measures while meeting member needs.

COURSE CONTENT

- Technology Policy
- Legal and Regulatory Responsibilities and Liabilities
- Technology Risk and Its Assessment
- Life-Cycle Security
- Internal Risk in Computer Operations
- External Risk in Computer Operations
- Telecommunications
- Other Technologies
- Summing Up

COURSE: V601M

Online Policies and Internet Use

The purpose of this course is to acquaint you with the potential risks and the policy implications of staff use of the Internet and e-mail. You will learn how to exercise your oversight responsibilities in developing and using Internet resources. Board members will become aware of potential abuses of Internet access and e-mail, and threats to credit union security.

COURSE CONTENT

- Online Basics
- Online Risks
- Policy Basics — What Should Be Included?
- Policy Drafting and Instituting
- Software and Other Tools
- Legal and Insurance Issues



VLP courses include an approximately 100-page textbook with a 40-question, open-book exam. The average study time for a VLP course is three to five hours.

The Volunteer Leadership Program (VLP) covers advanced-level strategic planning and management issues to help directors take their credit union to the next level of performance.

BOARD OF DIRECTORS FUNDAMENTALS

COURSE: VL05M

Business Communications for Directors

This course helps participants with the intricacies of written, verbal, and nonverbal communications. You'll learn how to write for results, facilitate effective meetings, set agendas, improve listening and telephone skills, and give constructive criticism. You can become an effective communicator!

COURSE CONTENT

- The Communication Challenge
- Effective Communication Skills and Strategies
- Communicating to Be Heard and Understood
- Telephone Communication
- Writing for Results
- Editing for Effectiveness
- Facilitating Meetings

COURSE: VL09M

Recruiting, Developing, and Retaining Board Members and Volunteers

This course offers practical, proven approaches for recruiting and conducting interviews with potential volunteers. It also shows how to determine credit union developmental needs and how to handle the problem of the wayward director.

COURSE CONTENT

- The Nature of Volunteering
- Finding and Recruiting Volunteers
- Interviewing and Selecting Volunteers
- Volunteer Development — An Overview
- Orienting Volunteers to the Credit Union
- Conducting a Needs Assessment
- Selecting Training Opportunities
- Creating and Managing Development Opportunities
- Retaining Volunteers

COURSE: VL10M

Effective Credit Union Boards

This course helps the board maintain the delicate balance between management and governance by providing solid procedures in high-level areas such as creating policy, providing CEO direction, developing vision, representing members, and running effective meetings.

COURSE CONTENT

- The Board's Purpose
- A Director's Responsibilities
- Representing the Membership
- Providing Direction
- Creating Policy
- Providing Direction to the CEO
- Meeting Process
- Building Board Effectiveness

HUMAN RESOURCES

COURSE: VL06M

Diversity for Credit Unions

Being aware and sensitive to cultural differences is vital to leadership success. Learn skills for leading a diverse organization, including: changing the corporate culture, understanding nonverbal cultural cues and unwritten rules, building consensus, developing trust and collaboration, modeling behavior, and becoming a change agent.

COURSE CONTENT

- What is Diversity?
- Looking Inward
- A Paradigm Shift
- Communicating with a Diverse Board
- Using Conflict as a Diversity Skill
- Building Strong Cross-Cultural Teams
- Diversity Leadership
- Coaching and Mentoring

COURSE: VL07M

CEO Performance, Appraisal, and Accountability

You'll learn practical recommendations on the CEO performance appraisal, performance planning process, and the roles of management and the CEO. This course also addresses the link between CEO performance and compensation and how to provide performance feedback to senior management.

COURSE CONTENT

- Overview of Performance Appraisal
- Building a Foundation for Performance Planning
- Roles in Performance Planning
- Performance Planning Preparation
- The Performance Planning Process
- The Performance Planning Session
- Administrative Functions of Performance Planning
- Performance Considerations

COURSE: VL12M

Developing Compensation Systems

Get a thorough understanding of fair, responsible pay policies that enhance employee morale and effectiveness. This course gives specific guidance on structuring compensation policies that are equitable, competitive, flexible, and legally defensible.

COURSE CONTENT

- Credit Union Compensation
- Compensation Philosophy
- Job Analysis, Documentation, and Evaluation
- External Competitiveness: Determining Levels Using Market Pricing
- Pay Structure and Pay Plan Development
- Employee Benefits
- Pension Plans
- Alternative Pay Systems
- Executive Compensations
- Legal Issues

VLP continued on next page.

LEADERSHIP

COURSE: VL01M

Successful Teamwork

The growing importance of teamwork raises a host of leadership concerns. *Successful Teamwork* helps you get a handle on these concerns by providing the tools — team dynamics, team building, facilitation, evaluation, and resources — to lead successful teams. This course also offers tips on how to be an effective leader.

COURSE CONTENT

- What is a Team?
- Dynamics of Successful Teams — Level I
- Dynamics of Successful Teams — Level II
- Getting Off to a Good Start
- Developing High-Performance Teams
- Team Building
- Team Meeting Facilitation
- Team Performance Analysis
- The New Team Leader Role
- The Future of Teamwork

COURSE: VL03M

Developing Leadership

This remarkable course is for those who want practical ways to improve their leadership skills. Participants are provided with the tools to develop effective leadership styles, encourage extraordinary commitment, improve leadership, change leadership patterns, implement the 10 laws of leadership, and achieve success with integrity. Become a better leader!

COURSE CONTENT

- The Art of Leadership
- The Role of Leaders in Organizations
- Leadership Styles for the 21st Century
- Extraordinary Commitment in Followers
- Change Management
- Exceptional Leadership in Organizations
- Success with Integrity
- Ten Laws of Leadership

FINANCE

COURSE: VL08M

A Director's Guide to Asset-Liability Management

This course provides a convenient way of understanding the intricacies of asset-liability management (ALM). It also delivers reliable guidance on the ALM committee and its policies, alternative investment strategies, interest rate risk, and techniques for tracking credit union performance.

COURSE CONTENT

- Understanding the Basics of Asset-Liability Management
- The Role of Planning in Asset-Liability Management
- Identifying Financial Risks
- Tracking Credit Union Performance
- CAMEL Ratios
- The Role of Pricing in Asset-Liability Management
- Measuring Interest Rate Risk
- The Role of the Wholesale Market in Asset-Liability Management
- The ALCO and Comprehensive Asset-Liability Management

PLANNING

COURSE: VL02M

Achieving Quality Through Process Improvement

In turbulent times, organizations have two options: wait until a crisis hits or seize the moment to improve teamwork and focus on member satisfaction. Learn process improvement, project teamwork, how to shepherd projects through to completion, and what to do when teamwork runs aground.

COURSE CONTENT

- Process Improvement: What's All the Fuss?
- Process Improvement Basics
- Organizing for Process Improvement
- Project Teamwork
- Team Dynamics
- The Team's Tools for Process Improvement
- Putting It All Together: A PDCA Example
- Seeing the Project Through to the End
- What to Do When Things Don't Go as Planned
- Alternatives to Process Improvement Teams
- Final Words of Team Wisdom

COURSE: VL04M

Advanced Strategic Planning

Required reading for all directors and volunteers who want to develop a thoughtful blueprint for future operations. Planning strategies are carefully charted along with time-tested tips on: overcoming planning pitfalls, planning strategies and models, budgets that fly, and effective planning and its relationship to change and control. *Advanced Strategic Planning* is a truly unique course that skillfully merges comprehensive planning with creative thinking.

COURSE CONTENT

- Introduction to Planning
- Vision
- Mission and Strategy
- Standing Plans
- Operational Planning
- Short-Term Planning
- Controlling Your Plans
- Financial Planning
- Human Resources Planning

Schools and Conferences for Directors & Volunteers

Board members and volunteers can take advantage of a wide variety of training programs through CUNA's Center for Professional Development.

SUPERVISORY COMMITTEE & INTERNAL AUDIT CONFERENCE

Today's business world requires you to have an increased awareness of the inner workings of your credit union. Ensure that your supervisory committee and board have the necessary knowledge to keep your credit union on the right track.

December 2 - 5, 2007 Las Vegas, NV

Tuition: \$795 (\$895 after October 19, 2007)

STRATEGIC PLANNING INSTITUTE

Need forward thinking for an up and down economy? Discover how to develop and implement strategies to enhance your credit union's performance.

June 2 - 4, 2007 Las Vegas, NV

Tuition: \$1,095 (\$1,195 after April 13, 2007)

CU FINANCE FOR NON-FINANCIAL MANAGERS AND VOLUNTEERS

You don't have to be an accountant to make sense of rates, ratios, and risk. Gain an understanding of financial management in your credit union.

April 15-18, 2007 Orlando, FL

Tuition: \$1,195 (\$1,295 after March 2, 2007)

ECONOMICS & INVESTMENTS CONFERENCE

This program is packed with vital information on economic trends, investment practices, ALM, pricing strategies, and how rising bankruptcies and related legislation affect your credit union.

August 5 - 8, 2007 San Francisco, CA

Tuition: \$1,095 (\$1,195 after June 15, 2007)

CUNA VOLUNTEER INSTITUTE

The volunteer institute is all about gaining insights into critical issues facing your credit union. The unique design of this program provides opportunities for you to discuss credit union issues...with evenings free to enjoy the beautiful surroundings!

October 21 - 24, 2007 Honolulu, HI

Tuition: \$1,195 (\$1,295 after September 7, 2007)

AMERICA'S CREDIT UNION CONFERENCE & EXPO

America's Credit Union Conference & Expo is the nation's premier educational conference for executives, staff, and directors. Learning experiences at the 2007 America's Credit Union Conference & Expo (formerly known as CUNA Future Forum), will help credit union leaders get a competitive edge on a grand scale.

June 3 - 6, 2007 Las Vegas, NV

Tuition: \$795



For more information on training opportunities:

- **VISIT** training.cuna.org and choose *Schools & Conferences*
- **E-MAIL** elarning@cuna.coop
- **CALL** 800-356-9655, ext. 4249

Board & Volunteer Resources



How can I become a more active and effective board member?

Before you confidently make recommendations and decisions, you have to feel comfortable in your role as a board member. That takes the right training and information. Download your FREE PDF catalog for CUNA Board & Volunteer Resources to get started.



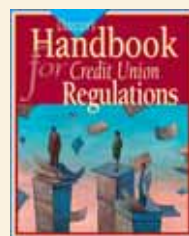
BoardAssessment.com is the newest and most innovative board assessment tool for credit unions today. Complete with online group and self evaluations, this tool not only helps your credit union measure the skills and knowledge of your credit union board, it also provides solutions and resources to improve board scores. BoardAssessment.com can be used to annually measure your board's knowledge and performance for just \$495.



Credit Union Board of Directors Handbook, Third Edition
#22824-BR2 \$24.95



Credit Union Supervisory Committee Handbook, Third Edition
#763-BR2 \$19.95



Director's Handbook for Credit Union Regulations, Second Edition
#21310-BR2 \$29.95

Products are available through CUNA Customer Service at 800-356-8010, press 3. To order online, visit buy.cuna.org.

Keeping You Informed

CREDIT UNION DIRECTORS NEWSLETTER

Give every director a tool to help them do a better job — *Credit Union Directors Newsletter*. This concise newsletter covers credit union-specific topics including director liability, succession planning, NCUA regulations, technology policies, loan-to-share ratios, contingency plans, regulatory compliance, and more. It's a straightforward resource that makes sense of the quickly changing credit union environment.

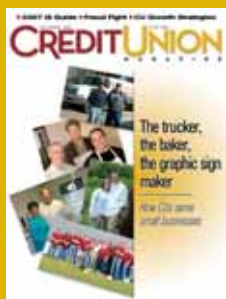


Per copy 2007 subscription rates: (1 year = 12 issues)

	1 year	2 years	3 years
One copy	\$93	\$180	\$260
Two to nine copies	\$68 each	\$129 each	\$181 each
Ten or more copies	\$56 each	\$106 each	\$149 each

CREDIT UNION MAGAZINE

Credit Union Magazine offers all the practical information you need to help you become a better, more effective credit union leader. You'll read about what works and what doesn't, what the trends indicate for the future, and much more. Order your own subscription so you'll always have the valuable information you need, when you need it.



Per copy 2007 subscription rates: (1 year = 12 issues)

	1 year	2 years	3 years
One copy	\$56	\$100	\$134
Two to nine copies	\$50 each	\$96 each	\$124 each
Ten or more copies	\$43 each	\$76 each	\$105 each

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Recognize your learning achievements with VAP and VLP certification

A certificate and lapel pin are awarded upon completion of these elements:



▼ BASIC CERTIFICATE AND PIN

Awarded when the Credit Union Fundamentals courses V01M, V02M, and V03M are completed along with courses from a learning track. Choose from four tracks (all four basic level certificates may be earned if desired).

- Board of Directors Certificate courses V100M, V101M, V102M
- Credit Committee/Lending Certificate courses V200M, V201M, V202M
- Supervisory Committee Certificate courses V300M, V301M, V302M
- Credit Union Services Certificate courses V600M, V601M, V602M



▼ EDWARD FILENE CERTIFICATE AND PIN

Awarded when 12 VAP courses are completed.



▼ FRIEDRICH RAIFFEISEN CERTIFICATE AND PIN

Awarded when 18 VAP courses are completed.



▼ ROY F. BERGENGREN CERTIFICATE AND PIN

Awarded when 24 VAP courses are completed.



▼ ALPHONSE DESJARDINS CERTIFICATE AND PIN

Awarded when 30 VAP courses are completed.



▼ LOUISE HERRING CERTIFICATE AND PIN

Awarded when 36 VAP courses are completed.



▼ DORA MAXWELL CERTIFICATE AND PIN

Awarded when 42 VAP courses are completed.



▼ TECHNOLOGY CERTIFICATE AND PIN

Awarded when technology courses V500M, V501M, and V502M are completed.



▼ CREDIT UNION LEADERSHIP CERTIFICATE

Awarded when leadership courses V700M, V701M, and V702M are completed.

OPPORTUNITIES FOR VLP CERTIFICATION

A Volunteer Leadership Program pin and certificate recognize your educational achievements:



▼ BASIC CERTIFICATE

Awarded when six VLP courses are completed.



▼ BLUE DIAMOND CERTIFICATE

Awarded for completion of all 11 VLP courses.



Credit Union National Association

PO Box 431 | Madison, WI 53701-0431



PLEASE ROUTE TO:

- PRESIDENT/CEO
- VP/TRAINING DEPARTMENT
- BOARD OF DIRECTORS

Volunteer Achievement Program (VAP) and Volunteer Leadership Program (VLP) create

Self-study board training to build an
Understanding of key
Credit union issues with affordable,
Convenient,
Easy-to-read courses developed from a
Solid reputation of board training and
Strength recognition.