

2008 Budget Planning Guide Email

With the competitive landscape within the financial industry constantly changing and evolving, it's time to expand your credit union's capacity for finding solutions that work. As you begin your budget planning for 2008, consider the following opportunities for growth:

Human Resources

Increasing operating expenses, shrinking profit margins, the rising cost of employee salaries and benefits, and the need to do more with fewer people are issues that have increased the need for streamlined processes across the board.

- Examine where HRIS systems can automate employee support, hiring, and employee history/career progression tracking to improve HR productivity. [Click here](#) for more information on how to **automate your HR process**.
- With employee compensation being the largest expense in a credit union's budget, and it having such a widespread impact on employees, paying the right salary is critical. [Click here](#) for more information on **streamlined compensation and performance management**.
- As the leadership needs of a credit union become increasingly complex, **finding and retaining the right employees** has become increasingly important. [Click here](#) for more information on executive recruiting and matching cultural fit.

Lending

The consumer marketplace and it's borrowing needs are increasingly diverse and growing, indicating substantial lending potential for credit unions that understand how to meet these needs.

- The mortgage market remains vital with home ownership at a record 69%. To gain a competitive advantage, ensure that the vast majority of conventional loans are **processed through automated application and underwriting** tools. [Click here](#) for more information on automating your lending program.
- Borrowers who have experienced unproven credit performance, repayment problems because of an adverse event, a history of mismanaging their finances and debt obligations, represent a large portion of the marketplace. [Click here](#) for more information on **building a framework to a non-prime lending** program.

Automotive

GE Auto Remarketing's (GEAR) proven strategies not only offer its clients quality alternatives to the cumbersome and antiquated process of asset recovery, but also provide established best practices in a turnkey package. With more than 35 years of remarketing experience, GE liquidates more than 125,000 cars each year. By carefully considering the markets, logistics, and each unit individually, GEAR has the ability to measure auction results in real time, which means they understand market changes and react quickly to factors that might affect sale prices, maximizing returns for credit unions participating in the program. [Click here](#) for more information on this program.

Operations

With the millions of dollars that are invested each year in new branches, new products, and organizational updates, it's imperative that credit unions understand the actual investment cost versus the return and streamline operational processes to offset expenditures.

- Declining net interest margins have magnified the importance of operating at peak efficiencies. [Click here](#) for more information on how to **improve financial performance**.
- With the increasing number of phishing attacks and identity theft, protecting your network is a trend that isn't going to go away. [Click here](#) for more information on how to **protect member and network information**.
- A telecom outage is typically more damaging to a financial institution than to any other type of business, making it necessary to have a disaster recovery plan that is faster, more flexible, and more cost-effective. [Click here](#) for more information on how to **maintain uninterrupted telephone service** in the event of an outage.
- While competitive pricing remains the number one focus when purchasing office supplies, simplifying billing processes, **taking advantage of volume discounts**, and tailoring a purchasing system that best serves individual credit unions can establish a competitive advantage. [Click here](#) for more information on discounted office supplies.

The FCUL Service Group's product development procedures are a result of active membership with the Product Development Management Association and utilization of specialized training that promotes best practices. We continually monitor other industries for products and services that, if offered to our members, will help them be more efficient, grow, and reduce costs.

[Click here](#) for a complete list of proven business solutions. If you are looking for a specific service that you do not see listed, please contact me via email at marvin.garland@fcul.com, and we will work with you to find the right solution.

Wishing you continued success in 2008,



Marvin M. Garland
Chief Operating Officer

Enhancements for 2008

- Improve Financial Performance
- Protect Network Information
- Implement Automated Processes
- Streamline Performance Management
- Find & Retain the Right Employees
- Secure Volume Discounts

2009 Budget Planning Guide Email

As the competitive landscape of the financial industry changes and evolves, expanding your credit union's capacity for finding solutions that work has become more critical. As you begin your budget planning for 2009, consider the following opportunities for growth:

Vendor Management & Due Diligence: Faced with heightened regulatory requirements and an uncertain economy, credit unions are under increased pressures to find ways to better manage third party vendor relationships. Automated systems provide credit unions with solutions and tools for organizing, assessing risk, tracking, and monitoring third party agreements. [Click here](#) for more information on how to **automate and simplify your vendor management process**.

Collections/Vehicle Repossessions: In an effort to meet the demands of the industry and maximize repossession returns for credit unions, our goal is to liquidate vehicles within 29 days of repossession and for credit unions to realize a \$600 to \$800 lift on each unit sold. [Click here](#) for more information on how to **maximize the performance of your remarketing program**.

Compliance: Increasingly stringent compliance requirements are putting a strain on internal credit union resources and it's becoming more difficult to ensure that all regulations are being followed. [Click here](#) for more information on a **customizable compliance solution** that will help you reduce the time required to research ongoing compliance requirements.

Operations: With the millions of dollars that are invested each year in new branches, new products, and organizational updates, it's imperative that credit unions understand the actual investment cost versus the return and **streamline operational processes to offset expenditures**.

- In a world where financial products and services have become a commodity, distinguishing your credit union above other institutions is critical. [Click here](#) for more information on how your credit union can **improve the design and delivery of your member experience**.
- With the increasing fraudulent activity in the financial marketplace, protecting your network is an important part of managing your confidential data. [Click here](#) for more information on how to **protect member and network information**.
- A telecom outage is typically more damaging to a financial institution than to any other type of business, making it necessary to have a **disaster recovery plan** that is faster, more flexible, and more cost-effective. [Click here](#) for more information on how to maintain uninterrupted telephone service in the event of an outage.
- While competitive pricing remains the number one focus when purchasing office supplies, simplifying billing processes, **taking advantage of volume discounts**, and tailoring a purchasing system that best serves individual credit unions remains important. [Click here](#) for more information on discounted office supplies.

Human Resources: Personnel expenses such as payroll and benefits are the single largest budget item for your credit union. Finding the right solutions to streamline processes, analyze compensation, and **manage the numerous human resources tasks** can represent substantial long-term savings.

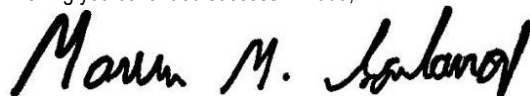
- For solutions relating to executive recruiting, [click here](#).
- For solutions relating to payroll and benefit administration, [click here](#).
- For solutions relating to salary administration, [click here](#).
- For solutions relating to performance management, [click here](#).

Lending: The consumer marketplace and it's borrowing needs are increasingly diverse and growing, indicating substantial lending potential for credit unions that understand how to meet these needs. [Click here](#) for more information on gaining a competitive advantage through **automated applications and underwriting tools**.

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[Click here](#) for a complete list of proven business solutions. If you are looking for a specific service that you do not see listed, please contact me via email at marvin.garland@fcul.com, and we will work with you to find the right solution.

Wishing you continued success in 2009,



Marvin M. Garland
Chief Operating Officer



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Purchasing Strategies Designed to Reduce Your Expenses

Credit unions are leveraging their buying power, reducing capital expenditures, and [seeing real savings](#) on everyday products like ATMs, armored cars, janitorial services, computer equipment, branch building, and more through LEVERAGE strategic buying events. [Our solution](#) encourages competing companies to more aggressively bid for the business, ultimately securing an average immediate savings of more than 25 percent!

Credit unions are faced with purchasing decisions every day. How you prepare, analyze, and execute those purchases can dramatically impact your bottomline. By working together with LEVERAGE, you can save on almost anything you need.

Since 2008, 61 credit unions have **saved more than \$2M through strategic buying events**. Even more impressive than these savings is that it represents the [savings experienced](#) after credit unions received their lowest paper bid. It's like being handed money!

For more information on how to [reduce your expenses](#) with LEVERAGE strategic buying, visit www.myleverage.com/ePurchasing or contact us at consult@myleverage.com.



Trending Now

The LEVERAGE website houses the industry's most relevant information and trends. Here's what is currently trending right now on our homepage:

- [Credit Union Call Report Deadline Fast Approaching](#)
- [CO-OP Financial Services Announces Shareholder Patronage of \\$30.5 Million for 2013, 17 Percent Higher Than Previous Year](#)
- [New Card Breaches Reported: Sally Beauty, Chicago Taxis](#)
- [Debit Cards: A Historical Perspective - What You Need to Know & Why](#)



Be sure to visit the [LEVERAGE website](#) regularly to see what is Trending Now!

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YOU HAVE **LEVERAGE**

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LEVERAGE Booth Winners Make a Fast Getaway at the LSCU AC&E

Playing off of the "Accelerate Your Performance" theme of the LSCU Annual Convention and Exposition (AC&E), the **LEVERAGE** booth was a "winner's circle" for credit unions. Not only could attendees get their picture taken with Danica Patrick, Dale Earnhardt Jr., and Carl Edwards in a Sprint winner's circle, but they also learned about great products to help streamline their operations.



Three lucky attendees walked away with great prizes from the **LEVERAGE** Winner's Circle: Nina Adams, CFO, Community South CU won \$150 **LEVERAGE** gift card; Ken Romine, director, Champion Community CU went home with Danica Patrick's GoDaddy racing jacket; and Janet Cantees, director, Achieva CU won a GoDaddy diecast car.

In the Best in Show competition, **LEVERAGE** was named the "Most Informative Booth" at the AC&E.

To learn more about how you can Accelerate Your Performance with **LEVERAGE**, visit the [LEVERAGE website](#). Contact a [LEVERAGE Business Development Consultant](#) today to schedule a one-on-one meeting.



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Leveraging credit union system resources, relationships, and industry knowledge for optimal performance and sustained growth of our clients and business partners.



lending kids a helping hand

Tallahassee 25 Newsletter

From the President
April 2008

Happy New Year T25ers!

April 1st marks the new year for Tallahassee 25! And with the new year, comes new fun for us grown ups and the kids! This year will be full of socials for us and events for the kids, so there's something for everyone.

There are two big changes this year (well...at least to speak of now). First, Monthly Meetings are now Monthly Socials and are no longer held on the second Wednesday of every month. Dates are listed on the website, in this email, and in the weekly Out-and-About emails. Announcements will still be made, but more time will be spent on networking and mingling around food, chatting with folks, and having fun. Second, Committee Leaders have been replaced with Event Coordinators. If you are interested in volunteering as an Event Coordinator, or as a volunteer for an event, the kids would love it!

This year will be different. So, come play in our sandbox! I'll leave you with a New Year's toast...here's to volunteering and playing with you in the new year!

April Brown
Tallahassee 25, President

April Monthly Flippy Cup Social



The first big event is for us...our first Monthly Social! We will hold the first Tallahassee 25 Flippy Cup Contest. You can enjoy mingling around the hors d'oeuvres, drinking \$1 drafts, challenging yourself in a game of flippy cup...and don't forget the prizes for those who take on the flippy cup challenge!!! Our first social event will be on Tuesday, April 8, from 6p - 8p at Paradigm. For more information, visit www.Tallahassee25.org.

WFSU Arthur Event



The second big event is for the kids...a WFSU Arthur Event! What is Arthur, you ask? At first, I thought it was some kind of mole. Turns out, he's an aardvark, and the kids love him! We'll volunteer with WFSU at Barnes & Noble in the Tallahassee Mall on Sunday, April 13, from 1p - 3p, where the kids will be entertained by an appearance from Arthur himself! To volunteer for this event, email April Brown at t25_grapeape@yahoo.com.

Movie Night at Hope Community



The third big event is for the kids as well...Movie Night at Hope Community! We'll be popping popcorn and watching a movie with the kids from Hope on Friday, April 23, from 7p - 9p. If you would like to volunteer for this event, email Ashley Anderson at andersona1001@yahoo.com.

Featured Article



Thank you to all of our volunteers that came out and helped with Springtime Tallahassee this past weekend! The kids love having their faces painted! And for those of you who didn't paint faces, blowing up balloons and refreshing our supplies was incredibly helpful! Thanks again!!

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Lending Kids a helping hand

Tallahassee 25 Newsletter

From the President
December 2008

Ho ho holidays T25ers!

'Tis the season of giving! And this year is no exception with Tallahassee 25. Holiday Happiness is underway and we are helping more organizations this year, including: Ronald McDonald House, Tree House, Capital City Youth Services, Kid's Incorporated, L.E.A.D., Walker-Ford Community Center, Lawrence-Gregory Community Center, LeVerne Payne Community Center, Hope Community, and Boy's Town. I'd like to send a big thank you to Kmart for providing us with discounts on our purchase...we wouldn't be able to provide as much without it!

The Santa Pub Crawl helps fund this kid's event. So check out the details below and come crawl with us on Friday!

Here's to a wonderful and safe holiday season!
April Brown
Tallahassee 25, President

Santa Pub Crawl in Midtown

\$25 registration helps fund Holiday Happiness! You get a goodie bag, t-shirt, drink specials, grand prize drawing entry, and the feeling of giving, as children who wouldn't normally receive holiday gifts will this year!

Registration begins at our North Pole, deVine Wine (they have tons of parking!), 6pm-7pm, where you will receive a free glass of wine and kick off the night! Two Yellow Cab shuttles will take us to midtown to start the Crawl at 7pm. Cafe Cabernet ends our crawl at 10pm, where you can enjoy free draft beer and we'll draw for the grand prize, a basket of gift certificates from all the participating bars valued at more than \$150!



Wear your favorite holiday gear, bring your friends, and celebrate the holidays! **Buy your ticket online to confirm your t-shirt size!** For more information, visit www.Tallahassee25.org or contact [Katie Martindale](mailto:Katie.Martindale@Tallahassee25.org).

Live Comedy Monthly Social



Join us at the Comedy Zone Thursday, January 15, and be prepared to laugh your \$%@ off! The first 15 paid members to RSVP to me will receive a complimentary ticket to the show! We'll have appetizers, drink specials, and socializing from 6:30pm - 8pm. The show begins at 8pm, with ticket prices at \$12. Show details will be sent in next month's email! For more information, visit

www.Tallahassee25.org.

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Kids Events

Holiday Happiness:
Shopping, Wrapping,
Delivering! Email
[Ashley Anderson](mailto:Ashley.Anderson@Tallahassee25.org).

Camp All That: Kids
Art & Science Sessions!
Email [April Brown](mailto:April.Brown@Tallahassee25.org).

Painting with CCYS:
Water color painting
with the kids! Email
[Julia Tomasi](mailto:Julia.Tomasi@Tallahassee25.org).

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Tallahassee 25 Newsletter

From the President
February 2009

Hello T25ers!

What an exciting month for kid's events January was...we had a whopping three events for the kids! Now that's lending kids a helping hand!

Preparations for our annual fundraiser are under way and I hope you're looking forward to enjoying the art, music, food, and raising money for our kid's events. This email, in particular, is a call to all of you that receive our emails...consider making a \$25 donation or more...if 100 people donate \$25, that's \$2,500 we can spend toward making a positive difference in a child's life this year! Details on the event are featured below.

You...yes you...the one with a big heart and a little cash...[click here to donate to the cause!](#)

The search for a new board continues. Being on the Board allows you to expand your commitment to our community, showcase your creative ideas, and lead your peers in helping the children! [Click here](#) to fill out the form and email it to t25_grapeape@yahoo.com by March 6.

So, I continue to encourage you to get more involved. Tallahassee 25 creates a little bit of joy in the hearts of our area children, so get involved!

Because we can't get enough of your love,
April Brown
Tallahassee 25, President

Boy's Town Cooking Dinner Event

This month we'll be cooking a delicious spaghetti dinner with the kids at Boy's Town! Cooking begins at 6pm on Tuesday night, February 17, and ends at 8pm. To volunteer for this event, email lisa.odonnell@gmail.com.



Chill Out Before Bids Monthly Social



For this month's social, we'll be back at Paradigm on Wednesday, February 18, to relax and enjoy the calm before the Bids storm. You can enjoy mingling with friends and great happy hour drink specials from 6pm - 8pm. See you there!

Bids for the Kids Gala & Silent Auction

As the sole means of support for a wide variety of activities designed to enhance the lives of area children, all event proceeds will be utilized to continue "lending kids a helping hand" with partners such as Capital City Youth Services, Boy's Town, Hope Community, Children's Home Society of Florida, Walker Ford Community Center, and many other remarkable Tallahassee children's organizations.



The event will feature a Mystery Masterpiece Wall with artwork from professional artists across the United States, local student artists, and even art from the kids we work with! You can enjoy the silent auction, music, hors d'oeuvres, a cash bar, and much more! [Click here](#) to purchase your tickets today!

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Volunteers Extraordinaire

Thank you to all of the volunteers that participated in a kid's event in January!

Annya Hernandez
Katie Martindale
Angie Moyer
Lisa O'Donnell
Suzanne Smith
Elizabeth Studley
Julia Tomasi

And, thank you to those of you who have been to a Bids Committee Meeting!

Ashley Anderson
Matt Brown
Melissa Davis
Katie Martindale
Brittany Shepherd
Julia Tomasi
Tiffany Torrans

T25 Board Elections

Strong leadership is critical to the success of our volunteer-run organization. If you would like to run for office and participate in the heart beat of T25, fill out the [Board Application Form](#) and email it to [Tallahassee 25](mailto:Tallahassee25). Elections will be held on March 10, and the new board will be announced at our March Monthly Social on March 25.

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