

January 2017

# Corporate. Connection

## *In this Issue:*

Vizo Financial: Investment Solutions  
*page 2*

Did You Know: NCUA & Cybersecurity  
*page 3*

Upcoming Holiday Closings  
*page 3*

Financials Available  
*page 3*

New Corporate Email Addresses  
*page 3*

Community Involvement  
*page 4*

CUSO Corner: ATM Services  
*page 5*

Upcoming Event  
*page 6*

First Quarter 2017 Education Sessions  
*page 6*



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## *Follow Us:*

# Vizo Financial: Your Go-To for Investment Solutions

What keeps your money flowing? Investments. Your credit union needs investments as a source of liquidity and to keep your balance sheet on target. It all goes hand-in-hand.

Because credit unions' investment strategies vary, Vizo Financial offers a variety of solutions to make money management that much easier.

Our full line of investment services includes:

## **SimpliCD**

This comprehensive CD brokerage management and reporting system is a unique certificate of deposit program that allows credit unions to purchase jumbo CDs that are custom-laddered and issue CDs through the SimpliCD program.

## **Brokered Investments**

This option includes U.S. treasuries, new issue agencies, secondary bullet and callable agencies, collateralized mortgage obligations and corporate bonds.

## **Fixed Rate and Fixed Callable Certificates**

The Corporate offers its members fixed rate certificates for periods of two days to five years.

## **GIFT Certificates**

Vizo Financial created the Giving Investment Fund Term (GIFT) certificate of deposit that pays half of the dividends to the credit union and the other half to a foundation of their choice.

## **Premium Share Account**

The Premium Share Account (PSA) is an overnight account designed for your liquid funds not needed to cover daily transaction and/or settlement activity. Two options for multi-day floating rate accounts include the PSA30 (30 days) and PSA90 (90 days).

## **Excess Balance Account**

This option is an alternative to the PSA that is off the Corporate's balance sheet.

## **Holiday Share Account**

The Holiday Share Account is designed to assist in managing your Christmas Club account more effectively by earning a variable spread over the PSA.

## **One Year Flex Account**

This account is a floating rate share account that will pay a variable interest rate subject to change daily based on change in the Fed Funds rate or Vizo Financial's PSA.

For more information on Vizo Financial's investment options, please contact your corporate account manager at [accountmangers@midatlanticcorp.org](mailto:accountmangers@midatlanticcorp.org).

## Did You Know: The NCUA is Cracking Down on Cybersecurity

Cybersecurity is no new concept to credit unions. But with cybercrime on the rise and new scams popping up every day, it's become a hot topic and a priority subject for the NCUA.

In an October article from the NCUA, they stated their plans to focus more on cybersecurity than ever before in an effort to keep credit unions protected from attackers.

In the article, NCUA board chairman Rick Metsger said, "NCUA has made cybersecurity a top supervisory priority for years, and we're working to update our exam procedures to help credit unions do a better job of detecting and preventing cyberattacks. We encourage credit unions to use the online cybersecurity assessment tool to help them analyze risk. We provide resources to credit unions and their members on how to keep their information and their finances secure."

Just think about how many members you have, how many social security numbers you store on your servers and how easy it's becoming for cyber criminals to get a hold of that information.

The NCUA was established not just to regulate credit unions, but to make sure that credit unions are on the right track to success. A data breach isn't on that track, so the NCUA is making every effort to crack down on ANY breakdowns in cybersecurity. And they want you to as well.

The key to battling cyber threats is having resources at your side, including:

- Federal Financial Institutions Examination Council (FFIEC) Cybersecurity Assessment Tool
- NCUA Cybersecurity Resources Webpage
- Sollievo's Information Security Services

If you want assistance in building your credit union's cybersecurity, Vizo Financial's CUSO, Sollievo, provides information security services that can help with all of the following:

- Information Security Risk Assessments
- Incident Response Planning
- Anti-Phishing Takedown Services
- Network Security Architecture Review
- Penetration Testing
- Social Engineering Testing
- Vulnerability Scanning
- Web Application Vulnerability Scanning
- Wireless Security Audit

Make sure you're prepared for cyberattacks and for your NCUA examination today!

## Upcoming Holiday Closings

Vizo Financial will be closed in observance of the following upcoming holidays:

**Monday, January 16**  
Martin Luther King, Jr. Day

**Monday, February 20**  
President's Day

## Financials Available

Vizo Financial is pleased to announce that our monthly financials for October & November 2016 are available on our website, [www.vfccu.org](http://www.vfccu.org), under News > Financials.

## New Corporate Email Addresses

Currently, Vizo Financial continues to utilize the domains of [@firstcarolina.org](mailto:@firstcarolina.org) and [@midatlanticcorp.org](mailto:@midatlanticcorp.org) for our email addresses. We are working to update our email addresses to [@vfccu.org](mailto:@vfccu.org) and have a project initiated. As soon as more information becomes available, we will send out additional details.

# Thank You

Thank you to the credit unions and organizations that recently began using the following services:

## Loan Participation

Actors FCU	NY
Advantage Financial FCU	DC
Ardent FCU	PA
Argent FCU	VA
Central Virginia FCU	VA
CommonWealth One FCU	VA
Comm. Financial Svcs FCU	NJ
Cross Valley FCU	PA
Department of Labor FCU	DC
First Capital FCU	PA
Franklin-Johnstown FCU	PA
IBEW #26 FCU	MD
Lanco FCU	PA
Money One FCU	MD
Mun. ECU of Baltimore, Inc.	MD
Nymeo FCU	MD
Park View FCU	VA
Point Breeze CU	MD
R-S Bellco FCU	PA
Vantage Trust FCU	PA
Wheatland FCU	PA

## SimpliCD

Wakefern FCU	NJ
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## Student Loan Program

CCAC FCU	PA
Cedar Point FCU	MD

## Zephyr

Abbeville Community FCU	SC
Aflac FCU	GA
ArrowPointe FCU	SC
Berkeley Community FCU	SC
Carolina Trust FCU	SC
Columbia Post Office CU	SC
Emerald Credit Assoc. FCU	SC
Emergency Responders CU	NC
Georgia Power NW FCU	GA
Greenwood Municipal FCU	SC
GUCO CU	NC
Marisol FCU	AZ
Mead Employees CU	GA
Mutual Savings CU	GA
On The Grid Financial	GA
TCP CU	NC
Three Rivers CU	GA
Turbine FCU	SC
United Methodist Connectional FCU	GA

# Community Involvement

Vizo Financial continues to make a positive difference in our local communities.

## Blood Drive

*November 29, 2016*

A blood drive was held at the Middletown campus on November 29. Staff donated four pints of blood to the Central Pennsylvania Blood Bank. To date, 658 pints of blood have been donated by Vizo Financial.

## 2016 Pay 4 Play

*November 10-11, 2016*

Staff from the Middletown campus participated in The People's Pay 4 Play, an annual fundraiser hosted by a Central Pennsylvania radio station (105.7 The X Rocks) to benefit CMN Hospitals at Penn State Hershey Children's Hospital. This year's event was held on November 10 and 11, and was sponsored by Central Pennsylvania credit unions. During the 28-hour fundraising event, listeners had the opportunity to call in to request songs in exchange for donations. The further the song was from the radio station's alternative rock genre, the higher the donation had to be to hear that song on the radio. The phone bank was staffed with representatives from co-sponsoring credit unions, which included:

- Belco Community CU
- First Capital FCU
- Heritage Valley FCU
- Lanco FCU
- Lebanon FCU
- Members 1st FCU
- New Cumberland FCU
- PSECU
- Vizo Financial Corporate CU
- Wheatland FCU
- White Rose CU

The event raised \$210,320 to support the medical treatment and hospital programs provided to young patients and their families at Penn State Hershey Children's Hospital.



## Community Involvement *continued*

### Community Garden

*Spring-Fall 2016*

The community garden is now finished for the year and the “fall cleanup” has been completed. Through the sale of the community garden vegetables and flowers, staff at the Middletown campus raised \$400 for CMN Hospitals at Penn State Hershey Children’s Hospital.

### Food Drive

*November-December 2016*

Staff from our Greensboro location collected 521 pounds of food to be donated to Second Harvest Food Bank. Second Harvest serves 19 counties in North and South Carolina and distributes more than 50 million pounds of food annually to families in need.



## CUSO Corner: MY CU Services’ MoneyPass® ATM Services

Did you ever think that building your credit union’s brand could be as easy as expanding your ATM network?

Ok, so building up an ATM network doesn’t sound very easy. But with MoneyPass through MY CU Services, it actually is.

MoneyPass is a nationwide ATM network with over 25,000 machines. Other great perks of the network include online and mobile ATM locators as well as ready-to-use marketing materials. And the part your members will thank you for most? No surcharge fees!

Keep your current members happy and attract new ones with the convenience that MoneyPass provides. Their transactions will be easier than ever, and your brand will get the recognition it deserves.

Sounds easy now, right?

Learn more about MoneyPass or any of MY CU Services’ ATM and debit card services by contacting our sales team at [sales@mycuserVICES.com](mailto:sales@mycuserVICES.com)!

## Thank You

Thank you to the credit unions and organizations that recently began using MY CU Services:

### Consumer Bill Payment

America’s First Network CU	CT
Highway Alliance FCU	MO
Parthenon FCU	TN
Suma Yonkers FCU	NY

### Foreign Card Services

America’s Frist Network CU	CT
Crayola LLC Employees FCU	PA

### Homebanking Imaging

Essex County Teachers FCU	NJ
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### Managed IT

Eagle One FCU	PA
EP FCU	DC
Palmetto Health CU	SC

### Mobile Capture

1st Ed CU	PA
Alcose CU	PA
Blue Flame CU	NC
Greater Pittsburgh FCU	PA
Norwin Teachers FCU	PA
Oil Country FCU	PA
Pittsburgh FCU	PA
Vermont VA FCU	VT
Wawa Employees CU	PA

### Mobile Pay

Oil Country FCU	PA
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### Positive Pay

Advantage Financial FCU	DC
Consumer Healthcare FCU	PA

### Remote Branch Capture

Essex County Teachers FCU	NJ
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### Share Drafts

Blue Flame CU	NC
Essex County Teachers FCU	NJ

### Teller Capture

1st Ed CU	PA
Inspire FCU	PA

### Workplace Essentials

Crayola LLC Employees FCU	PA
PPG & Associates FCU	PA

# Thank You

Thank you to the credit unions and organizations that recently began using Sollievo:

**Compliance Consulting**  
Police FCU MD

**Information Security Risk Assessments**  
Corry Jamestown CU PA  
Southern Middlesex County Teachers FCU NJ  
Vantage Trust FCU PA

**Network Security Awareness Training**  
CACL FCU PA  
Har-Co FCU MD

**Penetration Testing**  
CACL FCU PA  
Har-Co FCU MD  
Washington Area Teach. FCU PA

**Social Engineering Testing**  
CACL FCU PA  
Har-Co FCU MD

**Sollievo/DDI Setup and Consulting**  
Fisher Scientific EFCU PA

**Vulnerability Scanning**  
AT&T Emp. Pitt. PA FCU PA  
Fisher Scientific EFCU PA  
Har-Co FCU MD  
PPG & Associates FCU PA  
Washington Area Teach.FCU PA

**War Dialing – DDI**  
Har-Co FCU MD

## Upcoming Event

Vizo Financial will be hosting the following event for credit unions.

**GAC Reception**  
*Acadiana, Washington, DC*  
February 27, 2017  
4:30 – 6:30 p.m.

We're kicking off Vizo Financial's 2017 events at the Acadiana restaurant in Washington, D.C., on February 27 during CUNA's Governmental Affairs Conference! Join us for drinks, hors d'oeuvres, cash prizes and a great time during one of the credit union industry's biggest annual events. The Acadiana is located right across the street from the Washington Convention Center. We hope to see you there!

## First Quarter 2017 Education Sessions

Vizo Financial's education sessions for the first quarter of 2017 are:

**January 25**      **Portfolio Strategies in a Changing Landscape**  
*Fred Eisel, chief investment officer, Vizo Financial*  
10:00 a.m. ET

The last two years have been marked by a steep yield curve, minimal change in rates and an economy mired in slow-growth mode. However, post-election, the entire landscape seems to be changing. Monetary policy has been active, but now the promise of fiscal policy changes has impacted yields as well as Fed forecasts. Join Fred as he reviews the market impacts of the election and what strategies credit unions should employ to navigate what should be an interesting 2017.

**February 15**      **BSA/AML Basics Compliance Training**  
*Cindy Hagan, senior consultant, Sollievo*  
2:00 p.m. ET

The NCUA requires Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) training each year for credit union personnel. Fulfill this requirement by attending this webinar on the basics of BSA/AML compliance. Learn the who, what, when and how of BSA and AML regulations and reporting requirements. Join Cindy as she discusses CTRs, SARs, 314(a) and member identification, as well as enhanced due diligence and beneficial ownership.

The cost for this session is \$49.00 per registered attendee. Each registered attendee will receive a certificate of completion. Space is limited, so register today.

## First Quarter 2017 Education Sessions *continued*

**March 1 and 8**

### **2017 ACH Rules Changes and Updates**

*Tiffany Williams, AAP, MY CU Services*

10:00 a.m. and 2:00 p.m. ET

It's that time of year, time to prepare for the upcoming rules changes for ACH. Please join Tiffany Williams as she reviews the 2016 NACHA Rules changes and previews the 2017 NACHA Rules changes. This session will cover third party sender registration, same day debits, network quality and more!

This webinar is designed for individuals with their AAP designation, those who are responsible for ACH operations and ACH compliance or anyone who wishes to enhance their knowledge of the new ACH rules for 2017.

Please note that there will be four sessions total. Each date will have a 10:00 a.m. and 2:00 p.m. session.

**March 14**

### **2017 Employment Law Update**

*Janice Appleby, chief human resources officer, Vizo Financial*

*Kathy MacNett, SkarlatosZonarich*

10:00 p.m. ET

Every New Year brings new rules and changes in employment law. Join us to learn more about the issues and ways to protect your credit union by understanding the recent regulatory changes and how to incorporate these rules and regulations into your credit union's policies. Make sure you are protecting your credit union from potential employment lawsuits. Register today!

This webinar is designed for individuals who are responsible for the credit union's human resources functions or those interested in gaining a better understanding of the emerging issues in employment law to protect your credit union from litigation.

**March 21**

### **NCUA Interest Rate Risk Supervision – Take 2**

*Lisa Boylen, senior ALM analyst, Vizo Financial*

10:00 a.m. and 2:00 p.m. ET

Since our NCUA interest rate risk supervision update webinar in September, the NCUA issued guidance on changes to their interest rate risk review procedures. In this session, we will review these changes to help you understand the expectations for regulatory exams beginning in 2017. This will include a discussion of each of the review areas – market risk, earnings at risk, stress testing, measurement systems and risk management.

While the webinar is primarily designed for managers responsible for managing interest rate risk in credit unions with total assets greater than \$50 million, we will also briefly review the new estimated economic value tool based on call report data for credit unions \$50 million or less.

# First Quarter 2017 Education Sessions *continued*

**March 23**

## **Creating a Positive Culture**

*Jeanne Heath, learning and engagement champion, MY CU Services*

2:00 p.m. ET

There's nothing better than leaving work knowing you've made a positive contribution to the organization and that tomorrow you'll have a chance to do it again! A positive workplace culture creates this type of environment. It shapes how work gets done, how people behave, how employees view the organization and what impressions of the organization they share with others. It's also important in attracting and retaining quality employees.

This one-hour session will focus on three elements of creating a positive culture.

- Knowing yourself
- Knowing your relationships
- Knowing your environment

Join us for an opportunity to learn how you can positively impact your company culture!

This webinar is designed for managers, HR staff or anyone looking to help create a positive culture at work.



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