

January/February 2018

# Corporate. Connection

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## *Contact Us*

Phone: (800) 622-7494

Email: [accountmanagers@vfccu.org](mailto:accountmanagers@vfccu.org)

## *Follow Us:*

## 2018 Financial Strategies Workshop

Credit unions specialize in assisting members with their financial needs – loans, savings, payments, etc. But they also need to know how to manage their internal finances. What about the credit union's investment portfolio or changing interest rates?

That's why our Financial Strategies Workshop is returning this spring! Check out this year's dates and locations:

<b>March 28, 2018</b>	<b>May 15, 2018</b>	<b>May 16, 2018</b>
Marriott Downtown	Doubletree Pittsburgh Cranberry	Eden Resort
Richmond, Virginia	Pittsburgh, Pennsylvania	Lancaster, Pennsylvania
<i>Register by March 21, 2018</i>	<i>Register by May 10, 2018</i>	<i>Register by May 11, 2018</i>

Once again, Vizo Financial staff will be joined by financial experts to speak about hot topics such as the economy, ALM, investments and CECL.

Each event is only one day, which means it's packed full of financial education, and attendees may qualify for up to five CPE credits.

With ever-changing market conditions and regulations, it's safe to say that financial management is always evolving. Our Financial Strategies Workshop events are designed to help credit unions build their knowledge base to keep up with the changes that lie ahead.

The cost to attend is just \$110 for members and \$125 for non-members.

If you're interested in attending one of our Financial Strategies Workshops, or you just want to know more, [click here!](#)

Want to see a recap of last years workshops? Click to watch the video below.



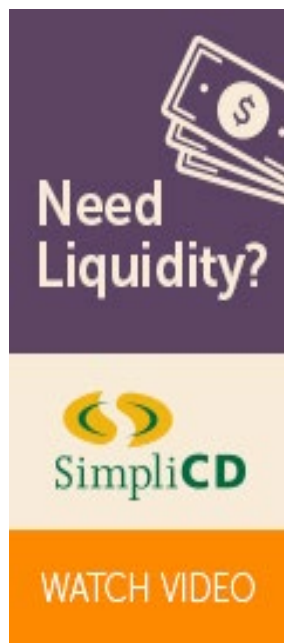
## Did You Know: SimpliCD is Liquidity Made Easy

There is no magic way to get liquidity, but did you know that there is an easy way? It's called SimpliCD!

Vizo Financial has been a part of the SimpliCD program for many years. It's a no-hassle program where our members can issue and purchase certificates of deposit.

SimpliCD offers a comprehensive solution to credit unions' diverse liquidity needs. The benefits are clear – competitive rates, access to 4,000+ credit union investors and sheer convenience. It truly is liquidity made easy!

Want to know more about issuing through SimpliCD? Click the icon below to check out a video from SimpliCD about their CD brokerage management program, and see how Vizo Financial can help you get started!



## Holiday Closings

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

**Monday, January 15**

Martin Luther King, Jr. Day

**Monday, February 19**

President's Day

## Monthly Financials Now Available

Vizo Financial is pleased to announce that our monthly financials for October & November 2017 are available on our website. To review the financials, please [click here!](#)

# Thank You

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

**SimpliCD**  
Delmarva Power SD FCU MD

**Student Loan Program**  
Advantage Financial FCU DC  
Fort Billings FCU NJ

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

**ACH Originations**  
Greater Pittsburgh FCU PA

**AFS Fraud Detection Services**  
Coastal FCU NC

**Branch Capture**  
Corner Post FCU PA

**Consumer Bill Payment**  
Horizon FCU PA  
Oil Country FCU PA

**Homebanking Imaging**  
Corner Post FCU PA  
First Class FCU PA

**Managed IT Services**  
Virginia Educators CU VA

**Merchant Capture**  
The ONE FCU PA

**Mobile Banking**  
Greenbelt FCU MD

**Mobile Capture**  
Allegheny-Kiski Postal FCU PA  
Beaver Valley FCU PA  
Greenbelt FCU MD

**Website Design & Hosting**  
Fort Dix FCU NJ

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

**Bank Secrecy Act Training**  
Penn Wilco FCU PA  
UFCW Local 72 FCU PA

# Community Involvement

In 2017, Vizo Financial and our CUSOs participated in more than 15 initiatives for our local communities. Here's a quick look at our community impact over the past year!

- Change a Child's Life Coin Drive for Children's Miracle Network (CMN) Hospitals
- Miracle Treat Day for CMN Hospitals
- Miracle Jeans Day for CMN Hospitals
- Ronald McDonald House meal in Hershey, Pa.
- Make a Meal and Victory Junction Reach Event at the Ronald McDonald House in Winston-Salem, N.C.
- Hot Dog Eating Contest for CMN Hospitals at Penn State Children's Hospital (Hershey, Pa.)
- Run to Victory 5k/10k for Victory Junction
- Toys for Tots through the U.S. Marine Corps
- Adopt a Family for the holidays
- Food drives for Central Pennsylvania Food Bank, Greater Pittsburgh Community Food Bank, Harvest Hope Food Bank and Second Harvest Food Bank
- Pay 4 Play Radiothon for CMN Hospitals at Penn State Children's Hospital (Hershey, Pa.)
- Radiothon for CMN Hospitals at Duke Children's Hospital (Durham, N.C.)
- Reality fairs to promote financial literacy
- Donations to relief efforts following hurricanes Harvey, Irma and Maria
- International Credit Union Day to celebrate and spread the word about the credit union movement
- Walk for Children's event for Children's Hospital of Pittsburgh of UPMC (Pittsburgh, Pa.)
- iCan Shine bike camp for CMN Hospitals at Penn State Children's Hospital (Hershey, Pa.)



# CUSO Corner: Embrace EBP with MY CU Services!

The old days of traditional bill payment are long gone. Now, credit unions can offer electronic bill payment (EBP), allowing their consumers AND business members to easily handle payments online.

## OneClick

MY CU Services' consumer-oriented [OneClick](#) EBP solution is an all-in-one package where your members can access multiple accounts, receive eBills, set up recurring payments, track balances, receive payment notifications and so much more. And we can't forget about the special features – person-to-person payments, gift checks and donation checks!

Big news about person-to-person payments! This feature has a new option where recipients can put the money they receive from the sender directly onto their Visa debit card, as well as their accounts! Learn more about these types of payments [here!](#)

And for eBills, our EBP system now offers the ability for members to receive full electronic PDFs of their bills from over 400 different service providers. This is a green and efficient way to keep all of their bills – both current and historical – in one convenient location.

## Biz 2.0

If your credit union has business members, MY CU Services has an EBP solution to meet their needs too! Our [Biz 2.0](#) program offers payment capabilities, payroll deposits and auditing reports.

## Credit Union Benefits

For your credit union, we'll custom-brand your EBP site so the system is uniquely yours. Plus, we can integrate with any homebanking solution, and our very own mobile application.

Offer the best EBP solutions for the electronic age – get MY CU Services' EBP today!

To learn more about MY CU Services' EBP solutions, [click here](#), or contact our sales team at [sales@mycuservices.com](mailto:sales@mycuservices.com)!

# Thank You

## Bank Secrecy Act Training

W-BEE FCU PA  
Wyoming Area FCU PA

## Identity Theft Protection Services

Blackhawk FCU PA

## Information Security Risk Assessments

Department of Labor FCU DC

## Network Security Awareness Training

Har-Co FCU MD  
HUD FCU DC

## Penetration Testing

Blair County FCU PA  
Craftmaster FCU PA  
Central Keystone FCU PA  
First Eagle FCU MD  
Government Printing  
Office FCU DC  
Har-Co FCU MD  
HUD FCU DC  
MY CU Services PA

## Social Engineering Testing

Har-Co FCU MD  
People First FCU PA

## Training, Education and Awareness Module

Har-Co FCU MD

## Training – Security Awareness

Guthrie FCU PA

## Vulnerability Scanning

Allegheny-Kiski Postal FCU PA  
Blair County FCU PA  
Central Keystone FCU PA  
Government Printing  
Office FCU DC  
Har-Co FCU MD  
HUD FCU DC  
MY CU Services PA  
NFG #2 FCU PA

## War Dialing – DDI

Har-Co FCU MD

## Wireless Security Assessment

MY CU Services PA

## 2018 Event Schedule

Vizo Financial and our CUSOs are on a mission to provide the best education and service for credit unions. In 2018, we'll be hosting a variety of events, from intimate member appreciation receptions to robust educational conferences.

Please note that more events may be added throughout the year. Details regarding our upcoming events can be found on the [Conferences & Events](#) page of our website.

Here's a look at our 2018 event schedule:

### **GAC Reception**

*February 26, 2018 - Acadiana Restaurant, Washington, D.C.*

Each year, Vizo Financial holds a cocktail reception during CUNA's Governmental Affairs Conference in the nation's capital. This reception is open to not just our members, but all credit unions. Join us at the Acadiana Restaurant (right across the street from the Washington Convention Center) for hors d'oeuvres, open bar, great conversation with our staff and a chance to learn why Vizo Financial is a champion for credit unions!

### **Financial Strategies Workshops**

*March 28, 2018 – Marriott Downtown, Richmond, Va.*

*May 15, 2018 – Doubletree Pittsburgh Cranberry, Pittsburgh, Pa.*

*May 16, 2018 – Eden Resort, Lancaster, Pa.*

Vizo Financial understands the importance of financial management for credit unions. These workshops are an excellent opportunity for credit unions to receive additional financial education provided by our expert staff and other industry speakers. Each workshop is a one-day event and will focus on the economy, ALM, investment and liquidity strategies and CECL. This is an accredited CPE event. Various dates and locations are available!

### **Risk Management Conference**

*April 18-20, 2018 – The Hotel Hershey, Hershey, Pa.*

No doubt about it – credit unions face more than their fair share of risks. With so many new threats and regulations to worry about, Vizo Financial created the Risk Management Conference. This three-day conference is an accredited CPE event that features in-depth education from security, compliance, business continuity and other risk perspectives. And it's being held in the chocolate capital of the U.S. – Hershey, Pa.

### **Leadercast Live 2018**

*May 4, 2018*

Leadercast Live is the largest one-day leadership event in the world. Broadcast live from Atlanta to hundreds of locations around the world each year, Leadercast brings together some of the most recognized and respected global leaders to create a leadership experience unlike any other, and Vizo Financial is bringing it to you. This event will be broadcasted live at our Vizo Financial locations in Irmo, S.C.; Greensboro, N.C.; and Middletown, Pa.

To view a recap of Leadercast Live 2017, please [click here](#).

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## 2018 Event Schedule *continued*

### **Vizo Financial Reception at the PCUA's CONNECT 2018**

*May 21, 2018 – Nemacolin Woodlands Resort, Farmington, Pa.*

Vizo Financial is hosting a reception during the PCUA's CONNECT 2018 Annual Convention and we want you to be there! There will be drinks, hors d'oeuvres, cash prizes and lots of fun. It's a great opportunity to network with Vizo Financial staff and credit union professionals.

### **Carolinas Credit Union League Luncheon**

*June 11, 2018 – Myrtle Beach, S.C.*

Vizo Financial will be hosting a luncheon for credit unions during the Carolina Credit Union League's Annual Meeting in Myrtle Beach, S.C. The luncheon is a great opportunity for credit unions to dine with Vizo Financial and CUSOs staff, and find out how we can be of service to you!

### **Vizo Financial Annual Meeting**

*August 9, 2018 – University of Virginia Inn at Darden Conference and Event Center, Charlottesville, Va.*

Vizo Financial's annual meeting will be held once again at the University of Virginia Inn at Darden. Members are invited to attend and participate as owners of the Corporate. Options for in-person attendance and live-streaming of the event will be available.

### **Financial Conference**

*September 12-14, 2018 – Ballantyne Hotel, Charlotte, N.C.*

This conference is Vizo Financial's BIG financial event of the year! Credit unions can expect top-notch financial education from industry experts during this three-day conference, which includes a number of networking opportunities with credit union peers. The Financial Conference is an accredited CPE event and includes sessions on a variety of financial topics that are valuable to CFO, CEOs and other staff responsible for the financial management of the credit union. Want a glimpse into the 2018 Financial Conference?

[Click here](#) to see highlights from our 2017 event!

### **Payments Conference**

*October 10-11, 2018 – Hershey Lodge, Hershey, Pa.*

*October 24-25, 2018 – Embassy Suites, Concord, N.C.*

Credit unions are driven by payment solutions. The two go hand-in-hand! Vizo Financial's Payments Conference is an accredited CPE event that provides the opportunity for credit unions to learn about the payment systems that are available, and how to leverage those systems to best serve members. Attendees can choose from one of our two dates and locations!

### **Risk Management Workshop**

*November 7, 2018 - Embassy Suites, Concord, N.C.*

Vizo Financial's Risk Management Workshop is a one-day crash course on identity theft, security awareness, business continuity and more. Join us in November for this accredited CPE event that will push your risk management education into overdrive, and provide real-world knowledge to take back to your credit union!

## Take the Risk...

Don't blink. In that split second, a cyberattacker may have set his diabolical sights on your credit union, a fraudulent transaction may have come through your teller line, a new regulation may take effect and leave your organization out of compliance. To put it simply, risks to your credit union are real and always present.

Vizo Financial recognizes the many risks credit unions face every day, which led to the development of our 2018 Risk Management Conference! The three-day conference will be held in Hershey, Pa., from April 18-20, 2018.

The Risk Management Conference stemmed from our former IT and Security Conference. But this year, the education will address much more than just IT and security. We'll be bringing in experts to cover all areas of risk specific to credit unions, including compliance, vendor management, cybersecurity and more.

If you are someone who works in information security, compliance, operations or risk, this conference is where you can further your education about the work you do on a day-to-day basis, and apply it to your job.

This event will also give you the opportunity to earn CPE credits, network with other credit union professionals who share the same interests and background, and work in some time for the fun things...spa, golf and Hershey's chocolate!

Attendees can expect great education and luxury accommodations for \$595 per person.

What are you waiting for? Take the risk and get on board for this unforgettable educational experience. Be sure to attend our 2018 Risk Management Conference and learn how to make risk less of a burden for your credit union.

Look for the agenda, speaker lineup and registration information in the coming weeks!



# First Quarter 2018 Education Sessions

Vizo Financial's education sessions for the first quarter of 2018 are:

**January 18**

**Getting a Jump on 2018**

Jeanne Heath, learning and engagement champion, MY CU Services  
10:00 a.m. ET

The holidays were a time of giving gifts to others and spreading cheer. The new year is here and now it's time to treat yourself! During this webinar, Jeanne Heath, our learning and engagement champion, will give YOU 10 gifts that will help you to start the year off happier, organized and productive.

Some of the gifts you'll take with you are:

- Ideas for engaging your staff
- Suggestions for professional development
- Tips for motivational meetings

The session is designed for the credit union staff responsible for the leadership, mentoring and culture at the credit union or anyone who wishes to start their year on the right path to a happier, organized and productive 2018.

There is no fee to attend this educational webinar, however registration is required. This session will be recorded for playback. In accordance with the National Registry of CPE Sponsors, CPE credits will be granted based on a 50-minute hour.

**January 23**

**BSA/AML Basics Compliance Training**

Cindy Hagan, senior consultant, Sollievo  
10:00 a.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.

This session will cover:

- BSA and AML regulations
- BSA and AML reporting requirements
- CTRs, SARs, 314(a) and member identification
- 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.

This webinar is designed for all credit union staff who need to complete their yearly BSA/AML training.

This session will NOT be recorded for playback. This session does NOT qualify for CPE credits.

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## First Quarter 2018 Education Sessions *continued*

**January 30**

### **Positioning Your Portfolio as the Fed Tightens Monetary Policy**

Scott Wood, portfolio strategist, Vizo Financial

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

Is your credit union positioned to take advantage of the rising rate environment? How will the economy, fed, market projection and rates impact your credit union? Join Scott as he evaluates these factors and discusses investment options credit unions can utilize to maximize the rising overnight rate, and position their portfolio to take advantage of this evolving environment.

This session will cover:

- A brief update on the economy and the Federal Reserve
- Market's projections for the overnight rate and longer term rates
- Investment options for credit unions in this environment

This session is designed for staff responsible for managing the credit union's investment portfolio or anyone wishing to learn more about the state of the economy, market projections and investment options for credit unions in this economy.

For your convenience, this one-hour webinar will be offered at two different times on January 30. Please select the time that works best for you. There is no fee to attend this educational webinar, however registration is required. This session will be recorded for playback. In accordance with the National Registry of CPE Sponsors, CPE credits will be granted based on a 50-minute hour.

**February 15 & 22**

### **2018 ACH Rule Changes and Updates Webinar**

Heather Spencer, AAP, MY CU Services

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

It's that time of year, time to review the upcoming rules changes for ACH. NACHA Operating Rules need to be followed by all financial institutions who process ACH transactions. This webinar will provide the details your credit union needs to stay informed on the ACH payment requirements and remain in compliance with all the changes coming in 2018. Join Heather Spencer as she reviews current and upcoming NACHA rules, and the March 2018 requirement for Same Day ACH.

This session will cover:

- Third and final phase of Same Day ACH
- Reg CC changes effective in 2018
- Unauthorized entries
- Third-party sender registration
- Other regulatory changes for 2018
- Return reason codes to monitor

This webinar is designed for ACH professionals, ACH operations staff, AAPs or anyone who wishes to learn more about ACH.

For your convenience, this one-hour webinar will be offered on two different dates with two time options in February. Please select the date and time that works best for you. There is no fee to attend this educational webinar, however registration is required. This session will be recorded for playback. In accordance with the National Registry of CPE Sponsors, CPE credits will be granted based on a 50-minute hour.

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## First Quarter 2018 Education Sessions *continued*

**February 21**

### **Key Assumptions for Rising Rates**

Lisa Boylen, senior ALM analyst, Vizo Financial  
10:00 a.m. & 2:00 p.m. ET

Measuring and managing primary ALM assumptions in a rising rate environment is a key analytical component for helping credit unions position themselves for potential changes in rates. Credit unions can better prepare themselves for rising rates if their assumptions are accurate. Join Lisa as she explores these key assumptions and how they can impact your credit union.

This ALM session will cover:

- Key model assumptions to ensure your model is ready for a rising rate cycle
- Understanding your model's projection of future earnings

This webinar is designed for staff that are responsible for managing ALM at the credit union or anyone wishing to learn more about the best practices for a credit union ALM program.

For your convenience, this one-hour webinar will be offered at two different times on February 21. Please select the time that works best for you. There is no fee to attend this educational webinar, however registration is required. This session will be recorded for playback. In accordance with the National Registry of CPE Sponsors, CPE credits will be granted based on a 50-minute hour.

**March 7**

### **What Is A BIA and Why Is It Needed?**

Mark Clarke, senior consultant, Sollievo  
10:00 a.m. ET

A well thought out business impact analysis (BIA) can help to minimize damage to your business' reputation and assets and to reduce the time and cost involved in responding to an incident. Be prepared. Join Mark as he discusses the necessary components all organizations need to think about in order to prepare and evaluate the potential effects of an interruption to critical business operations as a result of a disaster, accident or emergency.

This session will cover:

- The benefits of completing a business impact analysis
- What information should be included in a business impact analysis
- How to utilize the information obtained in a business impact analysis

The session is designed for credit union staff responsible for the security and business continuity at the credit union or anyone wishing to learn more about a business impact analysis.

There is no fee to attend this educational webinar, however registration is required. This session will be recorded for playback. In accordance with the National Registry of CPE Sponsors, CPE credits will be granted based on a 50-minute hour.

## Privacy Policy

Vizo Financial Corporate Credit Union's official privacy policy is posted on our website, [www.vfccu.org](http://www.vfccu.org), for your review. Please read the official privacy policy at your convenience to understand how we collect and use information about your credit union.

In compliance with National Credit Union Administration Privacy Regulation, 12 C.F.R. Part 716, Vizo Financial delivers this notice regarding our privacy policies to member credit unions.

Vizo Financial collects certain non-public personal information such as names, addresses, account balances and transactional history. In addition, we collect information about the services you are interested in; such as electronic payment services, investment services and credit services. This is necessary to process and deliver the services or information you request.

This information is not disclosed to any party outside of Vizo Financial and our family of companies without prior non-disclosure agreements in place and is kept highly confidential.

Vizo Financial will collect, retain and use information gathered only where it is allowed by law, and where it is necessary to administer/provide services and products for our member credit unions.

We may need to disclose user information in certain exceptional circumstances. This may be needed to protect against illegal hackers, to protect our legal rights or to address actual or threatened illegal or harmful conduct. Disclosure may also be required by legal process, such as a search warrant, subpoena or court order.

This privacy policy is subject to change at any time by posting a new version at [www.vfccu.org](http://www.vfccu.org). You are bound by any such revisions; therefore, you should review this privacy policy from time to time to familiarize yourself with any such changes.

To review our privacy policy, please [click here](#).



7900 Triad Center Drive  
Suite 410  
Greensboro, NC 27409  
(800) 585-4317

1201 Fulling Mill Road  
Middletown, PA 17057  
(800) 622-7494  
[www.vfccu.org](http://www.vfccu.org)