

March/April 2018

Corporate. Connection

In this Issue:

New Wire System Coming Soon
page 2

Did You Know: CECL Relief is Here!
page 3

Monthly Financials Now Available
page 3

Community Involvement
page 4

CUSO Corner: Be Prepared with Sollievo's
Business Continuity Services!
page 5

Upcoming Events
page 6

Financial Strategies Workshop
page 7

Risk Management Conference: Only One
Month to Go!
page 8

Upcoming Education Sessions
page 11

Second Quarter 2018 Education Sessions
page 12



CECL

Contact Us

Phone: (800) 622-7494

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Follow Us:

New Wire System Coming Soon!

Vizo Financial, through our payments and technology CUSO, MY CU Services, will be converting to a new domestic wire system on **March 22, 2018**.

MY CU Services has partnered with Aptys Solutions, an electronic payment services system provider. They selected the Aptys Solutions system to consolidate several back-office payment systems and increase overall efficiencies, while enhancing functionality for credit unions.

The wire system is the first portion of the payments platform to be implemented. Future applications will include check processing and ACH. Implementation of the entire platform will be a multi-year project. Within the new wire system, credit unions will have the ability to initiate, process and approve domestic wires. But there's so much more to it than that! The new system will also offer the following capabilities to make wire processing even more efficient:

- Ability to view both incoming and outgoing wire details.
- Single sign on through Zephyr.
- Real-time email notifications regarding OFAC hits, rejected wires and wires processed via the Fed.
- Reporting capabilities for importing to your core system and BSA monitoring.
- Search functionality and ability to save searched data for future use.
- Ability to return wires and send service messages through application, without having to contact MY CU Services.
- Ability to print wires in PDF format.
- Import/upload of Fed-formatted wire files.

To make the transition as easy as possible for your credit union, we will be transferring existing wire templates and user privileges to the new system.

Resources

To assist credit unions with the switch to the new domestic wire system, we've created several webinar recordings to walk you through the system and created a how to guide. To view the guide or recordings look for the "New Wire System" communications or contact your [corporate account manager](#).

In addition, MY CU Services will be hosting several live webinars designed to teach credit unions how to use the new wire system. Registration for the webinar is now open. For your convenience, this one-hour webinar will be offered on four different dates with two time options each day. Please select the time that works best for you.

- March 6, 2018 at 10:00 a.m. and 2:00 p.m. ET
- March 8, 2018 at 10:00 a.m. and 2:00 p.m. ET
- March 13, 2018 at 10:00 a.m. and 2:00 p.m. ET
- March 15, 2018 at 10:00 a.m. and 2:00 p.m. ET

To register, please [click here](#).

Whether you watch the recorded webinars or attend a live webinar, all sessions will demonstrate features and functionality of the wire system. If you have any questions regarding the new wire system, please contact us at (800) 622-7494.

Did You Know: CECL Relief is Here!

Did you know that Vizo Financial's CECL solution, powered by ARCSys, is available to help provide CECL relief to credit unions? That's right...the solution is designed to help credit unions of all sizes handle the data collection and calculations associated with the Financial Accounting Standards Board's June 2016 ALLL ruling for current expected credit loss (CECL).

With the new ruling set to take effect in 2021, credit unions have just three years to secure their CECL information and incorporate the model into their operations. While three years might sound like a reasonable amount of time to prepare, the new CECL model requires A LOT of time, data and research to implement, so it's best to start now.

That's where we come in. Our partnership with ARCSys is your resource for CECL preparations. The CECL solution is a two-tiered program, depending on the size and complexity of your credit union.

What does our solution offer? Collection, inclusion, analysis and calculations of the necessary data needed to fulfill requirements of the CECL model through the ARCSys Allowance for Credit Loss (ACL) Calculator software. Regardless of your asset size, credit unions that use our CECL solution will gain access to the ACL Calculator, with features such as:

- Data warehouse for all data types (including loan level data, core and non-core data sets and economic and employment data)
- Loan collateral dependent calculations
- Loan accounting and reporting
- Auditor/examiner reports
- Dashboard reconciliation to GL
- Segment/class customization
- Life of loan calculation
- Roll forward loss calculation
- Loan level charge off and recoveries
- Regression modeling
- Supportable forecasts
- Discounted cash flow

In addition to these features, the software is SSAE 18 compliant and secure, so you can rest assured that your data is stored safely.

CECL is no small task, but you don't have to do it alone. Leverage the power and knowledge of Vizo Financial's CECL solution, powered by ARCSys. The first step is right in front of you...just call Vizo Financial!

Want to see the CECL application? [Click here](#) to see a demo!

For additional information, please contact your corporate account manager at accountmanagers@vfccu.org!

Monthly Financials Now Available

Vizo Financial is pleased to announce that our monthly financials for December 2017 and January 2018 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:

Domestic Wires

Connects FCU VA

SimpliCD

Freedom CU PA

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

Consumer Bill Payment

Division 10 Highway Emp. CU MO

International Wires

Triad Partners FCU NC

Managed IT Services

Wawa Employees CU PA

Merchant Capture

Queens Cluster FCU NY

Mobile Capture

Century Heritage FCU PA

Howard University Emp. FCU DC

Thank You

Positive Pay Money Orders
CACL FCU PA

Positive Pay Official Checks
CACL FCU PA
People First FCU PA

Teller Capture
ACT 1st FCU MD

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

Consulting – Security
Health Facilities FCU SC

Information Security Risk Assessments
First Class FCU PA

Penetration Testing
Constellation FCU VA
Island FCU NY
Penn Wilco FCU PA
UFCW Local 72 FCU PA
W-BEE FCU PA
Wyoming Area FCU PA

Sollievo/DDI Setup & Consulting
Tri-Valley Service FCU PA

Training, Education & Awareness Module
Constellation FCU VA

Vulnerability Scanning
Constellation FCU VA
Penn Wilco FCU PA
Tri-Valley Service FCU PA
UFCW Local 72 FCU PA
W-BEE FCU PA
Wyoming Area FCU PA

Community Involvement: Get to Know Credit Unions for Kids

Each year, Vizo Financial and credit unions across the country give their time and money to help children in their local communities through Credit Unions for Kids (CU4Kids).

About CU4Kids

Credit Unions for Kids (CU4Kids) is a non-profit organization where credit unions, chapters, leagues and associations collaborate and raise funds for Children's Miracle Network (CMN) Hospitals. As a movement, we've raised \$160 million dollars for sick and injured children at CMN Hospitals since CU4Kids got its start in 1996.

Annually, credit unions are the third largest "corporate" contributor to CMN Hospitals, behind only Wal-Mart and Costco.

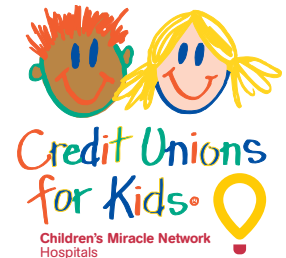
Every dollar donated by members of the credit union movement goes back to the local CMN Hospital that serves your community and your members. Click here to find out more about your local CMN Hospital!

Get Involved

There are several CU4Kids fundraisers throughout the year that credit unions can participate in to raise money for the 170 CMN Hospitals in the U.S. Whether it's one day a year, like Miracle Jeans Day, or an ongoing campaign, like Miracle Balloons or the Change a Child's life coin collection, each fundraiser makes a difference for the young patients of [CMN Hospitals](#).

Popular CU4Kids campaigns include:

[Change a Child's Life Coin Drive](#)
[Miracle Jeans Day](#)
[Shop for Miracles](#)
[Skip-A-Payment](#)
[Miracle Icons](#)
[#VoteForMiracles](#)



Complete toolkits, including marketing and promotional material, for these campaigns are available to your credit union at www.cu4kids.org. You can also read miracle stories, learn more about CU4Kids and CMN Hospitals and see fundraising highlights on the CU4Kids website.

No matter what you choose to do, credit unions continue to make a difference in the lives of children in need through CU4Kids. When a child needs a life-saving transplant, or a newborn needs special NICU care, we're there.



sollievo

Business Continuity

Be **Prepared** for Emergencies.

CUSO Corner: Be Prepared with Sollievo's Business Continuity Services!

Life has a way of throwing curveballs at us. It might be an unexpected blizzard or a major power outage, but somehow the unexpected always manages to happen. The best thing for your credit union to do is to be prepared.

That's why Sollievo offers business continuity services...to help your credit union take steps to deal with emergencies. Our services provide a consultative approach that will assist you in developing plans and strategies that will keep your business open, despite the challenges you may face.

Here's what we offer:

- Business Impact Analysis (BIA)
- Business Continuity Assessments
- Business Continuity Planning
- Mass Notification Services
- Business Continuity Training
- Consulting Services

Your members and your employees depend on your credit union to have answers and contingency plans in place when disaster strikes. Don't let them down – BE PREPARED!

To learn more about Sollievo's business continuity services, contact one of our senior consultants at seniorconsultant@sollievo.com.

Upcoming Events

Vizo Financial is hosting the following events 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!

2018 Risk Management Conference

The Hotel Hershey, Hershey, Pa.

April 18-20, 2018

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](#).

Vizo Financial Reception at the PCUA's CONNECT 2018

Nemacolin Woodlands Resort, Farmington, Pa.

May 21, 2018

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.

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!

Our first stop is in Richmond, Va. on March 28 and then we’re heading to Pittsburgh, Pa., and Lancaster, Pa., for back-to-back workshops on May 15 and 16, 2018. If you are a CEO, CFO, CIO, ALM professional, controller, treasurer, ALCO member, board member or anyone who works in the financial department for your credit union, you’re definitely going to want to attend!

As a reminder, each workshop is only one day and offers the following [education sessions](#):

U.S. Economic Update

Fred Eisel, chief investment officer, Vizo Financial

Comprehensive Look at Liquidity and Interest Rate Risk

Melissa Scott, VP of ALM services, Vizo Financial

Investment Strategies with the Current and Projected Yield Curve

Scott Wood, portfolio strategist, Vizo Financial

Understanding and Preparing for CECL

Mike Umscheid, CEO, ARCSys

Breakfast and lunch will also be provided, and each attendee can earn up to five CPE credits toward their continuing education. The cost to attend is \$110 for members.

The financial outlook is always evolving. Join us for our Financial Strategies Workshop to stay informed and knowledgeable about the changes ahead!

March 28, 2018	May 15, 2018	May 16, 2018
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>

Ready to register? [Click here](#) to get started!

Risk Management Conference: Only One Month To Go!

Can you feel the excitement building? That's because our Risk Management Conference is coming to Hershey, Pa., in just one month! As April 18 gets closer, Vizo Financial is getting even more anxious to share with credit unions the risk management education and high-end activities we have planned for you!

Here's what's in store at the 2018 Risk Management Conference:

Education Sessions

Education is our main priority at the Risk Management Conference. Check out the education sessions available below and the expert speakers who will be presenting them!

Wednesday, April 18, 2018

12:00 PM - 1:00 PM Registration

1:00 PM - 2:00 PM **Keynote**
Bob Hirschfeld

"Cyber-Satirist" Bob Hirschfeld provides comic relief on the impact of technology on business and our lives, including software, mobile computing, cloud services and cyber security. For our conference, Bob is adding humor specifically related to the financial industry.

2:15 PM - 3:15 PM **Cyber Security within the Financial Sector**
Samantha Shoop, Pennsylvania State Police

The presentation highlights the cyber security threats within the financial sector to include data breaches, ransomware, phishing attacks, cryptocurrency, jackpot operations, and skimming devices. The discussion will evaluate the basic cyber security concepts as well as real world examples of lessons learned.

3:30 PM - 4:30 PM **Performing Effective Risk Assessments; Dos and Don'ts**
Reg Harnish, GreyCastle

In today's risky environment, it's not if, but when. At some point, your organization will be the target of a cyberattack or the victim of cybercrime, insider misuse, fraud or theft. Understanding risk is the only way to build an effective security strategy while utilizing finite resources. We will also bring you back in time to World War II to study the successful and unsuccessful risk management strategies that have altered our history as we know it today. This presentation will cover the standards and compliance regulations from NIST to FISMA, HIPAA and PCI-DSS. Join GreyCastle Security as we demystify risk management 101 and provide attendees with practical tactics focused on risk mitigation.

6:30 PM - 9:00 PM Dinner Event

continued on page 9

Risk Management Conference: Only One Month To Go! *continued*

Thursday, April 19, 2018

7:30 AM - 8:30 AM Breakfast

8:30 AM - 9:30 AM **State of Crypto Report 2018**
Kirk Kordeleski, Kordeleski Consulting

9:45 AM - 10:45 AM **Vendor Management: Enhancing Your Due Diligence and BCP Strategies Specific To Third Party Providers**
Tracy Hall, Wolf & Company

Many companies are relying more and more on third party vendors for outsourcing critical technologies and services. It has become increasingly important for organizations to investigate the resiliency and availability of critical vendors. This presentation will focus on key areas of vendor due diligence as well as areas of a business continuity program that may require enhancement to incorporate service providers. Discussions will include third-party management, testing with critical vendors, and cyber resilience considerations.

11:00 AM - 12:00 PM **Are You Prepared? - Tabletop Exercise**
Mark Clarke, Sollievo

Join Mark Clarke, senior consultant from Sollievo, for this interactive tabletop exercise. A tabletop exercise is a great way to get risk and security plans off the written page without the interruption of a full-scale drill. Rather than actually simulating a disaster, the group will gather for this one-hour session to talk through a simulated event.

1:00 PM - 6:00 PM Spa and Golf Activities (optional)

6:30 PM - 9:00 PM Reception and Dinner

Friday, April 20, 2018

7:30 AM - 8:30 AM Breakfast

8:30 AM - 10:00 AM **Navigating the Interrelationship Between Employment Law and Data Security**
Devin Chwastyk, McNees, Wallace & Nurick

As a credit union professional responsible for the risk and security of your institution, you might not realize the impact that employment laws could have on the work that you do. But think about it; does your credit union have a policy on employee email use or secure access to your building? That's where data security and employment law come together in the everyday operations of your credit union. In this session, we will talk about the interrelationship between security and employment law as it applies to:

continued on page 10

Risk Management Conference: Only One Month To Go! *continued*

- Credit union data security policies
- Case studies on risk in social media, the “Internet of Things” and more
- Avoiding security mistakes that could lead to legal issues
- Collaborating with legal counsel for investigations that involve security
- Employee connectedness – personal or corporate assets only

10:15 AM - 11:30 AM

NCUA Panel Discussion

Jerald Garner, Jon Myers and Todd Sims, NCUA

Please join the National Credit Union Administration (NCUA) for a panel discussion featuring Jerald Garner, Jon Myers and Todd Sims. The panel discussion will focus on financial risk, payment risk and IT/security risk. Attendees will submit their questions for the discussion in advance during the registration process or at the event.

Leisure Time

For those who want to work on their golf swing, we’ve got a great golf outing planned! Sign up for this activity at the Hershey Country Club on one of their private 18-hole courses. It’s even been ranked by “Golf Digest” as one of the top 50 golf resorts in the U.S.

If you’re looking for more relaxation, we’ve also booked several spa treatments! Choose from a chocolate spa prescription facial, 50-minute traditional massage or sweet feet and hands package at the renowned Hershey Spa, right inside the hotel.

In your free time, explore the wonders of Hershey and all the chocolate-related activities! [Click here](#) for a list of local Hershey attractions!

Networking & Entertainment

What would a conference be without a chance to network? Enjoy two nights of entertainment – one reception and one dinner – to get to know the credit union attendees. We’re providing the food and the drinks, you bring the conversation!

If you haven’t already registered for our 2018 Risk Management Conference, don’t wait any longer! Registration ends April 11, so be sure to reserve your spot now! Deadline for hotel reservations is 5:00 p.m. ET March 25, 2018. [Click here](#) for more information.

And don’t forget to follow the event on Twitter, [#2018RiskMgmtConf!](#)

Upcoming Education Sessions

Vizo Financial will be offering the following education sessions to credit unions.

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 reduce the time and cost involved in responding to an incident. 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.

March 29 **Social Engineering: The Human Risk Factor Webinar**
Robert Gentry, senior consultant, Sollievo
10:00 a.m. ET

Financial institutions have a multitude of security layers, from antivirus software to firewalls. Unfortunately, the biggest security risk for any organization is the human risk factor. This tried-and-true method has helped many criminals obtain confidential data through various social engineering techniques. What can your credit union do to help secure the human factor? Join Robert as he examines social engineering and how credit unions can reduce this potential risk.

This session will cover:

- Examples of social engineering
- Building employee awareness
- Testing and best practices

The session is designed for credit union staff responsible for security and risk at the credit union or anyone wishing to learn more about a social engineering.

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.

Second Quarter 2018 Education Sessions

April 4 **The PMO and Project Management: What Is It, Why Do You Need It & How Can We Reap the Benefits?**
Chris Dowhower, project management director, Vizo Financial
10:00 a.m. ET

How does your credit union implement a new system or product? Are steps missed along the way or discovered last minute? Does your organization overcommit and underdeliver? What if there was a process you could use to make it simpler?

There is! A project management office (PMO) helps facilitate project success by establishing best practices, mitigating risks and ensuring on-time project delivery within a specified budget.

This PMO session will cover:

- PMO processes, planning and execution
- Methodologies and case studies/examples
- Standards and best practices

This webinar is designed for staff that are responsible for implementation of new systems and products at your credit union or anyone wishing to learn more about the best practices for a credit union project management office.

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.

April 5 **SBA Securities: A Strategic Addition to Your Portfolio**
Fred Eisel, chief investment officer, Vizo Financial
10:00 a.m. ET

What are Small Business Administration (SBA) securities and why they may be the right fit for your credit union's investment portfolio? Join Fred as he uncovers the features of SBA securities, which are backed by the full faith and credit of the U.S. government, and explains how these securities may be a strategic addition to your portfolio.

This session will cover:

- Brief overview of the markets and future rate forecast
- Detailed description and explanation of SBA securities
- How to properly analyze SBA securities
- What to look for and where there is value
- Review of current SBA offerings
- Why SBAs make sense in today's rate environment

This webinar is designed for staff responsible for managing the credit union's investment portfolio or anyone wishing to learn more about SBA securities.

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.

continued on page 13

Second Quarter 2018 Education Sessions *continued*

April 11

Identity Theft in Today's World

Staci Wright, senior consultant, Sollievo
10:00 a.m. ET

We have a crisis on our hands and its name - "Identity Theft." In 2017, there were 16.7 million identity theft victims. Identity theft can happen to anyone at any age, stage and touchpoint in life. With the ever-increasing data breaches and credit card thefts, how are we helping to protect our members and our institutions from these criminal acts? Education is key. Join Staci as she provides insight into this scary world.

This session will cover:

- What are the types of Identity Theft?
- How does Identity Theft happen?
- What can your credit union do?
- How can you protect your identity and your members?

This session is designed for all credit union staff interested in learning more about identity theft and how to protect the credit union and its members.

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.

April 24

Smart Option Student Loan Program Refresher

Lindsay Striegel, Sallie Mae
2:00 p.m. ET

If your credit union is on the Sallie Mae student loan program through Vizo Financial and would like a refresher on the program prior to the rush of student loan season, this webinar is for you. Join Lindsey from Sallie Mae as she provides a refresher course on the Smart Option Student Loan Program and demonstrates the marketing resources available to your credit union.

This session will cover:

- Demonstration of the marketing materials
- Refresher on how the program works
- Tips to increasing member awareness

This session is designed for credit unions already enrolled in the Vizo Financial Sallie Mae program and the staff responsible for the implementation and promotion of the Sallie Mae.

There is no fee to attend this educational webinar, however registration is required. This session will be recorded for playback. This session does NOT qualify for CPE credits.

continued on page 14

Second Quarter 2018 Education Sessions *continued*

April 26

Offer Student Loans to Your Members with Sallie Mae

Lindsay Striegel, Sallie Mae
2:00 p.m. ET

Now is the time to start preparing for the rush of students - many of them your members - searching for student loans. As college tuition costs continue to rise, more students are in need of private student loans to help fund the gap between financial aid and college expenses. With the Smart Option Student Loan program from Sallie Mae, in partnership with Vizo Financial, your credit union members can choose from three in-school repayment options to help them pay off their loans faster and save more money compared to the conventional private loan.

This session will cover:

- Benefits to offering the Sallie Mae student loan program
- How the program works
- Implementation and training process

This session is designed for credit unions looking to offer a student loan program and the staff responsible for the implementation and promotion of the Sallie Mae or anyone looking to learn more about the Vizo Financial Sallie Mae program and partnership.

There is no fee to attend this educational webinar, however registration is required. This session will be recorded for playback. This session does NOT qualify for CPE credits.

May 23

Security Awareness: Your Best Defense

John Cuneo, senior consultant, Sollievo
10:00 a.m. ET

If there's one thing your credit union can count on, it's threats to your information. Attackers will constantly try to breach your data in an attempt to make a profit. But luckily, there's a simple and easy way to defend against hackers – security awareness. Join John as he discusses the main components of security awareness training to make your staff more knowledgeable about security threats, consequences of these threats and best practices for defense. In addition, he'll talk about why it is important to review your credit union's security policies with staff as part of this training.

This session will cover:

- Types of security threats
- Consequences of these security threats
- Credit union best practices for defense
- Security policies

The cost for the session is \$49 per registered attendee. Each registered attendee will receive a certificate of completion. Space is limited, so register today. This session will NOT be recorded for playback. This session does NOT qualify for CPE credits.

This webinar is designed for all credit union staff. The NCUA Security Guidelines recommends a credit union train staff to prepare and implement its information security program. The credit union should consider providing specialized training to ensure that personnel sufficiently protect member information in accordance with its information security program.

continued on page 15

Second Quarter 2018 Education Sessions *continued*

June 13

Tabletop Exercise – Security Threats to Your Credit Union

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

A tabletop exercise is a walk-through of emergency procedures with your credit union's key personnel about what could happen in a real-life incident. This live tabletop will test your credit union's security and risk plans with a "mock" real-world example. How will your team handle the situation? Are you prepared?

This is a tabletop session designed for multiple credit union team members to participate together. The goal of this exercise is to test the effectiveness and efficiency of the team and your credit union's security and risk plans. The session will break periodically for 5-10 minute intervals to allow time for team discussion regarding the tabletop scenario. Please only register one individual for your credit union's team participation.

There is no fee to attend this webinar tabletop, however registration is required. This session will NOT be recorded for playback. This session does NOT qualify for CPE credits.

June 21

ALM Liquidity Risk Management – Preparing for Your Next Regulatory Exam

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

It is important to have the proper ALM strategies in place at your credit union. It is also important for credit unions to be prepared for shifting rates and changes in liquidity trends. Join Lisa as she helps prepare your credit union for your next regulatory exam by reviewing current liquidity trends, NCUA supervisory priorities on liquidity risk management, stress testing and the impact to your credit union.

This ALM session will cover:

- NCUA 2018 Supervisory Priorities
- Liquidity Trends
- Policy Requirements
- Measure and Assess Liquidity Levels
- Stress Testing
- Contingency Funding

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.

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

We have the Electronic Bill Payment solution for you!



Our consumer EBP solution, OneClick, is essentially a one-stop-shop for your members to handle all of their bills online.

Features:

- Expedite payments
- Schedule payments
- Set recurring payments
- Sign up for eBills
- Person-to-person payments (P2P)
- Donation checks
- Gift checks for special occasions
- Make account-to-account transfers
- Track payments through the U.S. postal system
- Schedule multiple payments from one screen
- Receive alerts and text messages about their payments

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