

May/June 2018

Corporate. Connection

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Contact Us

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Scouting Out Identity Theft

In a not-so-shocking twist, the rate of identity theft increased between 2016 and 2017. A reported 16.7 million Americans fell victim to identity fraud last year, and lost a whopping \$16.8 billion to fraudsters.

Those are some serious numbers. That's why it's time to help your members get serious about protecting their identities.

Sollievo offers identity theft services through our partnership with CyberScout (formerly IDT911). CyberScout is a leading provider of identity theft and fraud management services, and has won numerous awards for service and innovation. In fact, CyberScout services can be found in more than 17.5 million households and 770,000 businesses.

With such an amazing partner, Sollievo's identity theft services are unquestionably some of the best products you'll find on the market. We offer three different identity theft programs: LifeStages, FraudScout and DataRiskStages.

LifeStages

LifeStages is a program that provides proactive identity management, education and support through a variety of tools and services, such as our Knowledge Center website, the CyberScout newsletter and more. By offering LifeStages, your credit union can become a dedicated resource for identity theft education and resolution resource.

FraudScout

FraudScout is a program that provides all-in-one identity monitoring and privacy protection services for your members on public and private databases, social media and the Internet. Through FraudScout, your members can keep track of their own identities at all times, and even receive fraud detection alerts.

DataRiskStages

DataRiskStages was designed with businesses in mind. This program provides businesses (aka your merchant members) with data breach protection to reduce risks, develop an affordable defense plan and have access to pre- and post-breach resources.

With Sollievo by your side, you can give your members the tools they need to scout out identity theft!

[Click here](#) for more information on Sollievo's identity theft services, powered by CyberScout, or contact a senior consultant at seniorconsultant@sollievo.com.

Did You Know: New ACH System Coming Soon!

Did you know that phase two of our payments platform is underway?

In March, Vizo Financial and MY CU Services implemented the new domestic wire system with great success. Now we're setting our sights on the next piece of the payments platform revamp – ACH!

In the coming months, we will be working to launch the ACH receipts portion of the platform. The new ACH Receipts & Returns (formerly Files & Returns) system will impact credit unions that utilize MY CU Services Middletown for ACH services.

Similar to that of the wire system, launch of the ACH Receipts & Returns system will be accompanied by live webinars, recorded webinars and a step-by-step how-to guide. These resources will be beneficial in learning about the new system. Look for more information in the coming weeks!

If you'd like to receive communications about the new ACH system (including weekly updates, import information and links to guides and webinars), we invite you to sign up for the MY CU Services ACH Files & Returns – Middletown notification list. [Click here](#) to subscribe!

As a reminder, the payments platform consolidation is a multi-year project that will increase overall efficiencies and enhance functionality for credit unions.

For questions about the new ACH Receipts & Returns system, please contact MY CU Services at (888) 985-7280.

Holiday Closings

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

Monday, May 28
Memorial Day

Wednesday, July 4
Independence Day

Monthly Financials Now Available

Vizo Financial is pleased to announce that our monthly financials for February and March 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:

ALM Modeling

CHROME FCU PA
Friendly FCU PA
South Carolina FCU SC
West-Aircomm FCU PA

SimpliCD

GEA Employees FCU VA

Student Loan Program

Horizon FCU PA

Zephyr

ABD FCU MI
LGE Community CU GA

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

ATM Capture

Transit Employees FCU DC

Foreign Check Services

Washington Area
Teachers FCU PA
Wheatland FCU PA

Homebanking Imaging

Craftmaster FCU PA
Latrobe Area Hospital FCU PA

Managed IT Services

Bessemer System FCU PA
Destinations CU MD
Wakefern FCU NJ

Mobile Banking

Catholic Family CU MO
Construction FCU MI

Mobile Capture

Access CU PA
Latrobe Area Hospital FCU PA

Positive Pay Official Checks

Beach Municipal FCU VA

Website Design & Hosting

PEPCO FCU DC

Experience the 2018 Financial Conference

Calling all CEOs, CFOs, CIOs and other financial friends...this conference is for you!

Vizo Financial's 2018 Financial Conference is in just four months, and we're inviting you to attend. Why? Because you can learn about ways to improve your credit union's financial future, get a little R & R and maybe even meet some new faces.

On September 12-14, 2018, we'll be going to our favorite resort in North Carolina, the Ballantyne Hotel. For three days, we'll be hosting accomplished speakers to provide real-world, real-time financial education.

Whether you're looking for balance sheet strategies or investment insights, our featured education will address some aspect of financial management that is pertinent to YOUR credit union's success. And for every session you attend, you can earn CPE credits.

In addition to the education, our Financial Conference will offer fabulous golf or spa packages, delicious dining experiences and lots of opportunities for networking with other credit union professionals.

Education...check.

CPE credit fulfillment...check.

Fun and entertainment...check.

Professional development opportunities...check.

Vizo Financial's 2018 Financial Conference is all of these things and more, and you can be a part of it! Look for more details and registration coming soon.

Click the video below for highlights from last year's Financial Conference, and see what's in store for 2018!



Community Involvement

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

Change a Child's Life Coin Drive Competition

April 2018

In April, Vizo Financial held our third annual Change a Child's Life coin drive competition amongst our member credit unions to see which institution could raise the most money (per member) for Children's Miracle Network (CMN) Hospitals. Throughout the month of April, credit unions collected spare change from their members through the Change a Child's Life Coin Drive. We'll be announcing the winner of the competition later this month!

CMN Hospitals is a network of 170 children's hospitals across the United States and Canada that treats sick and injured children with the chance to keep fighting. Credit unions are the third largest corporate contributor to CMN Hospitals.

CUSO Corner: MY CU Services Has a Better Backup Solution

You can never be too safe with your data. In fact, best practice is to have a backup solution for your IT data. That way, your credit union can safely store and recover important information, no matter what emergencies pop up.

MY CU Services has a backup solution that's not only dependable, but easy to manage. Why? Because it's housed in a single appliance provided by Datto, a partner of MY CU Services. The appliance creates a virtual, cloud-based environment and captures images of your data, then stores it for when you need it. In addition, it can temporarily act as a virtual server for your credit union in the event of a system failure or outage.

Let's recap – in one device, you get a complete data backup solution AND virtual server capabilities. With MY CU Services, this better backup solution can be yours!

And through the end of June, get \$1,000 off the price of installation for the Datto SIRIS 3 appliance!

To learn more about MY CU Services' backup solution, and our limited-time promotion, please contact our sales team at sales@mycuservices.com.

Thank You

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

Business Continuity Planning
Armstrong Associates FCU PA

Consulting – BIA/Business Continuity/Disaster Recovery
Armstrong Associates FCU PA

Information Security Risk Assessments
DEXSTA FCU DE
Hershey FCU PA
Visionary FCU PA

Penetration Testing
Virginia Educators CU VA

Social Engineering Testing
Camden Firemen's CU NJ
Garden State FCU NJ
New Jersey Community FCU NJ

Training, Education & Awareness Module
Bellco FCU PA

Vulnerability Scanning
APS FCU PA
Bellco FCU PA
First Eagle FCU MD
Virginia Educators CU VA
Westmoreland Water FCU PA

Upcoming Events

Vizo Financial will be hosting the following events for credit unions. Please register for any of our events on the [Upcoming Events](#) page of our website.

Financial Strategies Workshops

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!

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.

Vizo Financial Luncheon at CCUL's Annual Meeting

Marriott Resort & Spa at Grand Dunes, Myrtle Beach, S.C.

June 11, 2018

Vizo Financial will be hosting a luncheon for credit unions during the Carolinas 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. Register today!

Upcoming Education Sessions

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

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 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.

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

June 13 **Tabletop Exercise - Security Threats to Your Credit Union - Webinar**
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.

Upcoming Education Sessions *continued*

June 14

Data Recovery and IT Incident Response: Prepare. Plan. Protect.

D. Mark Robinson, VP, IT, MY CU Services

10:00 a.m. ET

An IT incident response plan is an organized approach to a variety of events that limits damage and reduces recovery time and costs. Every credit union hopes to never need it, but if you do, it's critical that it encompasses all the vital steps for your credit union's response to go smoothly and seamlessly.

Join us as we explore the necessary components of an IT incident response, data backup and recovery and provide insight into this essential process.

This session will cover:

- Data backup and recovery steps for successful incident response
- Establishing guidelines for personnel and equipment
- Data recovery incident response lifecycle
- Health of your IT infrastructure and backups

This webinar is designed for staff that are responsible for IT incident response at your credit union or anyone wishing to learn more about the best practices for a credit union's IT incident response process.

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.

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.

2018 Board of Directors Election

This year, there are four seats up for election on Vizo Financial's board of directors. Three positions are for a three-year term and one position is for a two-year term.

Ballot packets will be sent to your credit union via traditional mail on June 25, 2018. Participation information is included on the ballot, and votes must be received by August 2, 2018, to be valid.

Election results will be announced during Vizo Financial's Annual Meeting on August 9, 2018, at the University of Virginia Inn at Darden Conference and Event Center in Charlottesville, Va. The meeting will also be live-streamed for those who cannot attend in person. More information on the 2018 Annual Meeting will be available soon.

The following are statements of qualification and biographical data for each candidate. The information is presented in alphabetical order according to the candidate's last name:



Lucile P. Beckwith, *incumbent*

Since 1980, Lucile P. Beckwith has been the tenured president and CEO of Palmetto Trust Federal Credit Union in Columbia, S.C. She is the secretary of Vizo Financial Corporate Credit Union's board of directors, and served on the former First Carolina Corporate Credit Union board since 1995.

Ms. Beckwith has many years of experience in the credit union industry. Prior to her current role with Palmetto Trust FCU, she was a supervisor with the Credit Union

Accounting Center and the manager of Greater Abbeville FCU (formerly Flexible Tubing Employees FCU).

She has received financial training from CUNA, the South Carolina League Financial Management School and the Southeastern Regional Credit Union School. Ms. Beckwith is a graduate of multiple CUNA training programs, including the Service Edge Program, Business Development and Service Training program, Financial Planning School and Executive Development program.

Throughout her career, Ms. Beckwith has held many elected or appointed positions for various credit union organizations. Some of these positions include Small Credit Union Committee Chairman for the South Carolina Credit Union League, member of the CUNA Governmental Affairs Committee, alternate CUNA National Director, board chairman for First Carolina Corporate CU, vice president of the South Carolina Credit Union Management Association and more.

Ms. Beckwith is an active volunteer in her community. Currently, she is a member of the Columbia College Leadership Institute, a donor to the South Carolina Philharmonic Orchestra and a member of the South Carolina Symphony League.

Ms. Beckwith believes in credit unions and understands that they rely on the Corporate to provide new programs and services to meet their ever-changing needs. As a long-standing member of Vizo Financial's board, she would love the opportunity to continue her work to help credit unions face their challenges.

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2018 Board of Directors Election *continued*



Robert E. Bruns, incumbent

Since 1983, Robert (Bob) E. Bruns has served as the president/CEO of Charlotte Metro Federal Credit Union in Charlotte, N.C. Mr. Bruns is a current member of Vizo Financial Corporate Credit Union's board of directors, and previously held various positions – including chairman – on First Carolina Corporate Credit Union's board.

Mr. Bruns currently serves as the treasurer for the Carolinas Credit Union Foundation. From 1988-2007, he held the position of president, as well as other officer positions, for the Piedmont Chapter of the Carolinas Credit Union League.

Mr. Bruns received a Bachelor of Science degree in business from Western Carolina University in North Carolina.

Mr. Bruns believes his tenure as one of the longest serving board members and his knowledge of the credit union movement will allow him to serve the interests of Vizo Financial's members while ensuring the Corporate's safety and soundness.



Jeff Chelius

Jeff Chelius is the chief financial officer of Riverfront Federal Credit Union, Reading, Pa. Prior to becoming CFO in 2000, Mr. Chelius served as the credit union's controller.

In addition to his financial positions, Mr. Chelius has overseen human resources, credit and debit cards, courtesy pay and ATM responsibilities for Riverfront FCU.

Mr. Chelius earned his Bachelor of Science in business administration, with a concentration in accounting, from Shippensburg University, Shippensburg, Pa. He has also been a certified public accountant (CPA) since 1993, and is a member of the Association of International Certified Professional Accountants.

Mr. Chelius has given his time to many community organizations, including Berks Advocates Against Violence, Wilson School District and Glad Tiding Church.

Mr. Chelius is passionate about credit unions and the philosophy of "people helping people." He believes this passion, combined with his credit union experience and analytical approach to decision-making, would make him a good candidate for Vizo Financial Corporate Credit Union's board of directors.



Cosby M. Davis III

Cosby M. Davis III is the executive vice president and chief financial officer of Allegacy Federal Credit Union in Winston-Salem, N.C. He joined the credit union as chief financial officer in 2011. In addition, Mr. Davis is the executive managing director for Allegacy Business Services, a credit union service organization (CUSO) of Allegacy Federal Credit Union.

As for his volunteer experience, Mr. Davis has served on the board of directors for several credit unions, including Allegacy FCU, Carolina MediCredit Credit Union and the Supervisory Committee for the University of Virginia Community Credit Union. He is also a board member of Advanced Fraud Solutions. In addition, he has also been a member of First Carolina Corporate's enterprise risk

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2018 Board of Directors Election *continued*

management (ERM) committee and currently serves on Vizo Financial's ERM committee. Outside of the credit union world, Mr. Davis has held board positions for the North Carolina Insurance Cooperative, Virginia Association of Health Plans and West Virginia Insurance Guarantee Association.

Mr. Davis is a certified Credit Union Enterprise Risk Management Expert (CUERME), as well as a graduate of the Darden/SNL Executive Program in Bank Financial Leadership. He also holds a Bachelor of Science degree in business and a Bachelor of Arts degree in history from Southern College, as well as a Master of Business Administration from the Babcock Graduate School of Management – Wake Forest University.

Mr. Davis believes his diverse professional background - which includes knowledge of strategic planning, ALM, operations, finance, sales, compliance, information systems and more – makes him uniquely qualified to address the many challenges credit unions face. He is interested in using this experience to serve Vizo Financial and its members, and is passionate about contributing to the success of the credit union movement.



Jerry King, incumbent

Jerry King began his career with DEXSTA Federal Credit Union in 1989 and currently serves as president/CEO of the \$290 million credit union located in Wilmington, Del. Mr. King has served on Vizo Financial Corporate Credit Union's board of directors since its inception in 2016, and is also the Corporate's ERM Committee chair. Prior to that, he held positions on Mid-Atlantic Corporate Federal Credit Union's board of directors, Supervisory Committee and Liquidity Advisory Team.

Mr. King has spent time on the board for many other credit union organizations, including the Delaware Credit Union League, Sollievo and the Cooperative Credit Union Association, of which he is currently the board treasurer. In addition, Mr. King served on the National Association of Federal Credit Unions' Nominating Committee from 2005 to 2006 and was on their Region II Advisory Committee from 2003 to 2005.

Mr. King earned his Master of Business Administration with an emphasis in human resource management and his Bachelor of Science in accounting from Goldey-Beacom College, Wilmington, Del. He also holds the Credit Union Enterprise Risk Management Expert (CUERME) certification designated by CUNA.

Mr. King has spent many years serving the Corporate and various state trade association boards, which he believes demonstrates his dedication and commitment to the credit union movement. He would like to continue serving and supporting credit unions.



James F. McCaw, incumbent

Since 2001, James F. McCaw has served as the president/CEO of Viriva Community Credit Union in Warminster, Pa. He served on Mid-Atlantic Corporate Federal Credit Union's Supervisory Committee from 2006 through 2011, and has been a member of Vizo Financial Corporate Credit Union's board of directors since September 2011.

Mr. McCaw has spent many years working with different credit union organizations, including the Philadelphia Chapter of Credit Unions, serving previously on the board and as its President, and with the Federal Reserve Bank of Philadelphia's Credit Union Council. Currently,

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2018 Board of Directors Election *continued*

he serves on the board of managers for Member Business Financial Services, LLC and rkGoBig LLC, and the board of directors for the Credit Union Executives Society – Delaware Valley Council.

Prior to joining Viriva Community CU, Mr. McCaw worked as the president/CEO of American Pioneer FCU from 1986 to 2001.

Mr. McCaw received a Master of Business Administration with a concentration in finance and a Bachelor of Science degree in business administration/accounting from La Salle University in Philadelphia, Pa.

Mr. McCaw is confident that his 30+ years of experience in the credit union movement and his management of a \$69 million credit union allow him to be an advocate for the many small and mid-sized credit unions that make up the majority of Vizo Financial's membership. As a member of the board, he would do his best to represent their interests.



Blake Sobolewski

Blake Sobolewski has been the Chief Financial Officer for The ONE Federal Credit Union, Meadville, Pa., since May of 2003.

In his community, Mr. Sobolewski is the Treasurer of the Arc of Crawford County, as well as a volunteer for the Special Olympics of Crawford County. He's also served on the Selection of Donations Committee for United Way, and as the Treasurer for the Crawford City Youth Hockey Association.

Mr. Sobolewski holds a Master of Business Administration degree from Clarion University of Pennsylvania, and a Bachelor of Science degree in Finance, with a minor in Economics, from Penn State University.

As the CFO of a smaller credit union, Mr. Sobolewski feels he would bring an interesting perspective and skill set to Vizo Financial's board of directors that would lend valuable insight to benefit credit unions.



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