

November/December 2017

Corporate. Connection

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Contact Us

Greensboro Office - (800) 585-4317
Middletown Office - (800) 622-7494

Email: accountmanagers@midatlanticcorp.org

Follow Us:

We're Getting a New Email System!

Vizo Financial is ready to complete another part of the merger puzzle with new email addresses! With the integration of our internal email platform, we're going to be updating all staff emails and outgoing emails from Vizo Financial to the vfccu.org domain.

The implementation process will be staggered among our four offices over a period of several weeks. The Greensboro office has already been converted, and the Middletown, Pittsburgh and Columbia offices will be converting in the coming weeks.

New Email Domain

Once the new email system has been completely implemented, all communications from Vizo Financial will have a domain of vfccu.org. This includes email from staff members and emails regarding our news and information. The following list shows the communications Vizo Financial sends, along with the updated email address and description of the communication. These communications will be sent from the new email addresses beginning Wednesday, November 15, 2017:

- **Market Commentary** - marketcommentary@vfccu.org
Latest news and articles on markets and economy as provided by CIO.
- **Daily Rates** - investmentsales@vfccu.org
Emails with Vizo Financial daily rate indications and SimpliCD rate indications sheets.
- **Webinar & Event Emails** - education@vfccu.org
Emails about our upcoming events and webinars.
- **Service Announcements** - serviceannouncement@vfccu.org
Notifications for updates, outages, maintenance and processing issues for our systems. Vizo Financial has several service announcement notification lists based on the service, including ACH, wires, Zephyr and more.
- **Statement Notifications** - statements@vfccu.org
Notifications of when FRB, member, billing, safekeeping and SimpliCD statements are available.
- **Vizo Financial Corporate Updates** - corporatecommunications@vfccu.org
Notifications regarding our services and operations that may include financials, promotions, product conversions, fees/pricing, etc.
- **Weekly Bulletin** - weeklybulletin@vfccu.org
Weekly email that highlights services, education and news about Vizo Financial, MY CU Services and Sollievo.
- **Vizo Financial E-Magazine** - newsletter@vfccu.org
Bi-monthly emails that contain our interactive e-magazine articles.
- **Around the Corporate Video Announcements** - atc@vfccu.org
Notifications when the latest episode of Around the Corporate is available.
- **Ask Joe Video Announcements** - askjoe@mycuserVICES.com
Notifications when the latest episode of Ask Joe is available.
- **Economic Update/FOMC Video Announcements** - economicupdate@vfccu.org
Notifications when the latest episode of our Economic Update or FOMC Update is available.
- **HReady Video Announcements** - hready@vfccu.org
Notifications when the latest episode of HReady is available.
- **Security Advisements** - securityadvisements@vfccu.org
Emails regarding current IT and security threats that CUs should be aware of.

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Did You Know: MY CU Services is Implementing a New Wire System

Did you know that MY CU Services, Vizo Financial's payments and technology CUSO, is going to be introducing a new wire system later this year? It's true, and we want to tell you about it!

MY CU Services, has partnered with Aptys Solutions, an electronic payment services system provider. MY CU Services selected Aptys Solution's 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 new payments platform Vizo Financial and MY CU Services will be implementing. Future applications will include check processing and ACH. Implementation of the entire payments platform will be a multi-year project.

Our goal is to implement the new domestic wire platform before year end.

Through the new wire system, credit unions will be able to initiate, process and approve domestic wires. Here is a quick look at some features the new system will include to make wire processing more convenient:

- Ability to view incoming 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.
- Import/upload of Fed-formatted wire files.

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

Vizo Financial will create a new domestic wires how-to-guide, host multiple live webinars and provide recorded demos to assist credit unions with the new system. Look for more information in the coming weeks.

If you have any questions, please contact MY CU Services at (888) 985-7280, or email your Vizo Financial corporate account manager at accountmanagers@midatlanticcorp.org.

Holiday Closings

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

Thursday, November 23
Thanksgiving Day

Monday, December 25
Christmas Day

Monday, January 1
New Year's Day

Monthly Financials Now Available

Vizo Financial is pleased to announce that our monthly financials for August & September 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:

ALM Model Validation

Greenville FCU SC

SimpliCD

ACBA FCU PA

Del-One FCU DE

Northwood FCU PA

Zephyr

Stevens-Franklin

Teachers FCU GA

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

ACH Files & Returns

Butler County Teachers FCU PA

CommunityWorks FCU SC

Cash Services

South Hills Healthcare FCU PA

Managed IT Services

Petersburg Federal Reformatory

CU Inc. VA

Mobile Banking

ABD FCU MI

Valley 1st Community FCU PA

Mobile Capture

Bayou Community FCU LA

Liberty Savings FCU NJ

Mills42 FCU MA

Valley 1st Community FCU PA

Teller Capture

First NRV FCU VA

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

Bank Secrecy Act Training

FIAFE FCU MD

Identity Theft Protection Services

First CU of Scranton PA

PPG & Associates FCU PA

Community Involvement

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

Run to Victory 5k/10k

September 16, 2017

Two staff from our Greensboro location and their spouses represented Vizo Financial in the Run to Victory 5k/10k event to benefit Victory Junction. These participants raised \$510 from fellow employees, friends and family to be donated to Victory Junction.

Make a Meal Reach Event

September 26, 2017

Staff from Vizo Financial's Greensboro location volunteered at the Ronald McDonald House in Winston-Salem, N.C. on September 26 as part of Victory Junction's Reach program! Volunteers helped prepare a meal for families staying at the Ronald McDonald House, and also participated in activities for the kids later in the evening. We were honored to be a part of this opportunity in partnership with the Carolinas Credit Union Foundation and Victory Junction!

Ronald McDonald House Meal

September 27, 2017

On September 27, several employees from the Middletown location volunteered to make a home-cooked meal for the families at the Ronald McDonald House in Hershey, Pa. The Ronald McDonald House provides lodging for families of sick or injured children receiving critical medical care at Penn State Children's Hospital.

Food Drive

September-November 2017

Employees of Vizo Financial and our CUSOs are still participating in a company-wide food drive through November 15. Staff from across our campuses continue to collect food for the following food banks in our local communities: Central Pennsylvania Food Bank, Greater Pittsburgh Community Food Bank, Harvest Hope Food Bank and Second Harvest Food Bank.

2017 Pay 4 Play

November 9-10, 2017

Vizo Financial and credit unions from the Central Pennsylvania region will be co-sponsoring the People's Pay 4 Play, an annual fundraiser hosted by Harrisburg, Pa., radio station (105.7 The X Rocks) to benefit CMN Hospitals at Penn State Children's Hospital. This year's event will be held on November 9 and 10. During the 28-hour fundraising event, listeners will have the opportunity to call in to request songs in exchange for donations.

The further the song is from the radio station's alternative rock genre, the higher the donation will need to be to hear that song on the radio. The phone bank is going to be staffed with representatives from co-sponsoring credit unions.

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Community Involvement *continued*

Last year, the Pay 4 Play event raised \$210,320 to support the medical treatment and hospital programs provided to young patients and their families at Penn State Children's Hospital.

Toys for Tots

November-December 2017

In November and December, staff will be collecting toys to be donated to the U.S. Marine Corps Reserve Toys for Tots program. The mission of Toys for Tots is to collect new, unwrapped toys and distribute them as Christmas gifts for needy children in the community.

Radiothon for CMN Hospital at Duke Children's Hospital

December 13-14, 2017

Carolinas credit unions will be sponsoring this year's Children's Miracle Network Hospitals Radio-thon to benefit Duke Children's Hospital on December 13 and 14, 2017. Staff from the Greensboro campus will have an opportunity to help in the phone bank during the event to take caller donations.

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CUSO Corner: Know Your Risks with Sollievo's ISRAs

The Equifax breach may have been a couple months ago, but it's still fresh in people's minds. For credit unions, it's a data breach worth making an example of. You DON'T want to be the financial institution that didn't protect your members' data, right?

With Sollievo's information security risk assessments (ISRAs), you can protect your credit union's data. How? Sollievo's team of experts will conduct a full analysis of your security controls to find potential risks that attackers can exploit.

Any security control found to be inadequate, along with suggestions for mitigations, will be included in a report that your credit union will receive at the end of the ISRA process.

In short, Sollievo does the work to save you time and effort, and will give you an unbiased view of the risks that may affect your members' data.

[Click here](#) to learn more about Sollievo's ISRAs, or contact one of Sollievo's senior consultants at seniorconsultant@sollievo.com.

Did you know Sollievo also offers other security services, including identity theft protection? Contact us to learn about our identity theft services, powered by CyberScout!

Thank You

Information Security Risk Assessments

Destinations CU	MD
HopeSouth FCU	SC

Penetration Testing

Armstrong Associates FCU	PA
Morrison's Cove 1st FCU	PA
People First FCU	PA
Susquehanna Valley FCU	PA
Vantage Trust FCU	PA

Policy Handbook - DDI

Armstrong Associates FCU	PA
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Social Engineering Testing

Armstrong Associates FCU	PA
Vantage Trust FCU	PA

Training, Education & Awareness Module

People First FCU	PA
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Vulnerability Scanning

Armstrong Associates FCU	PA
JSTC Employees FCU	PA
People First FCU	PA
Raritan Bay FCU	NJ
Susquehanna Valley FCU	PA
Vantage Trust FCU	PA

Community Involvement *continued*

Adopt a Family

December 2017

Staff at the Greensboro campus will be “adopting” a local family in need to help make their holiday season a little brighter. The Adopt a Family program is facilitated by the Salvation Army to help families who have experienced a tragedy or crisis during the past year. Vizo Financial will donate a \$25 gift card toward the family’s Christmas dinner, and staff can donate gifts.

We’re Getting a New Email System! *continued*

Sign Up for Notifications

There are two ways to sign up to receive Vizo Financial notifications.

1. At the bottom of each email sent from our communication system, simply select the “Click Here to Manage your Profile and Vizo Financial Subscriptions” link at the bottom of the email and select the lists you’d like to subscribe to. Your current profile will automatically be populated and your current notification list subscriptions will be marked.

2. You may also sign up to receive Vizo Financial notifications through our website. At the bottom of every webpage is the “Email Signup” link. Click the “Subscribe” button and select “Continue” in the pop-up screen that states you are leaving the vfccu.org website. By doing so, you will be directed to our communication system notification list sign-up form. Enter your contact information and select which lists you’d like to subscribe to. [Click here](#) to go directly to the Notifications page.

Add Us to Safe Sender List

To ensure you continue to receive our communications, we recommend saving/adding the vfccu.org domain to your safe senders list, along with our CUSOs’ email domains - mycuservices.com, sollievo.com and amiscu.org. In doing so for these domains and the email addresses listed above, you will be less likely to miss an email or have it sent to your spam.

In addition, please add the following IP addresses to your safe senders list, as Vizo Financial’s third party marketing communications systems uses these IP addresses when sending our emails:

CIDR: 198.207.147.224/27

CIDR: 204.239.0.224/27

Please note that all correspondence sent to Vizo Financial with email addresses using the old domains will be automatically forwarded to the staff member’s new address.

ZixCorp Secure Email

In addition to the new email domain, we will also be converting to a single secure email portal - Zix. Vizo Financial will be sending all correspondence through the secure Zix platform to protect sensitive information such as wire information, investment confirmations, Zephyr credentials, etc.

Credit unions will need to register their users to retrieve emails sent through the secure Zix portal. [Click here](#) for instructions on how to register for the first time and retrieve a secure email.

If you have any questions regarding the change to Vizo Financial’s email addresses or you need assistance setting up your Zix users, please contact us at (800) 622-7494.

New CECL Service in the Works for 2018

How do you solve a problem like CECL?

If you haven't already heard, the Financial Accounting Standards Board (FASB) is rolling out a new allowance for loan and lease losses (ALLL) model that is going to be a big shift for credit unions.

The Current Expected Credit Loss (CECL) model will require financial institutions to be more forward-facing and proactive in their ALLL calculations. How so? The new regulation states that institutions must 1) predict potential credit losses over the life of a loan (rather than one year), 2) utilize historical data to make these predictions and 3) collect and archive loan-level data.

Credit unions - especially smaller institutions - are going to be doing a lot more work than is currently involved with ALLL. And with resources already strapped to their limits, Vizo Financial realizes the burden the new CECL model is going to have on our members.

That's why we're introducing a new CECL service to aid in data collection and calculations. The service will be offered in partnership with ARCSys, an ALLL and credit solutions provider.

Vizo Financial's CECL service will be provided through the ARCSys online system, and will also feature guidance from ARCSys and Vizo Financial experts. The service is expected to be available to member credit unions in the first quarter of 2018.

There's no doubt that the new CECL regulation is going to be a large undertaking for all financial institutions. Let Vizo Financial take on part of the work, and help relieve some of your CECL stress!

For more information on the CECL service, please contact your corporate account manager at accountmanagers@midatlanticcorp.org.

DATA



- Loan Level Data
- All Data Types
- Combines Core and Non-Core Data Sets
- Data Warehouse
- Economic and Employment Data Available

Historical Loss/Regulatory Factors



- Life-of-Loan Calculation - CECL
- Roll Forward Loss Calculation
- Loan Level Charge Off and Recoveries
- Regulatory 9 Factor Qualitative and

Impaired Loan-CECL Collateral Dependent



- Complete DCF Calculation
- Complete Collateral Dependent Calculations
- Complete Loan Accounting and Reporting
- Auditor/Examiner Reports

Expected Credit Loss - CECL



- Regression Modeling
- Supportable Forecasts
- Discounted Cash Flow
- Purchased Credit Deteriorated
- Loans and Investments

Financials



- Complete Financial Disclosures
- Dashboard Reconciliation to GL
- TDR Accounting
- Segment/Class Customization

Peace of Mind



- Significantly Reduces Work Effort
- Easy to Use
- SSAE 16 Compliant
- SaaS Model
- Secure

Upcoming Education Sessions

Vizo Financial will be offering the following education sessions to credit unions. Please register on the [Upcoming Webinars](#) page of our website.

November 2

ACH Fundamentals: Under the Microscope

Heather Spencer, AAP, implementation coordinator, MY CU Services
10:00 a.m. & 2:00 p.m. ET

New to ACH? Want to understand how the ACH system works? Need a refresher on all those ACH acronyms? Join us as we put ACH under the microscope and explore the fastest-growing payments system in today's world.

Learning Objectives:

- History of the ACH system
- ACH participants and their roles
- Settlement of ACH transactions
- How the ACH system works
- Flow of ACH transactions
- Common terminology and acronyms

This session is designed for new ACH professionals, ACH team members that need a refresher on the ACH system or anyone wishing to learn more about ACH.

For your convenience, this one-hour webinar will be offered at two different times on November 2. 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.

November 9

Importance of Mobile in Today's Financial World

Ben Bryan, senior account executive, iPay Solutions
2:00 p.m. ET

Mobile apps are quickly becoming the financial services industry's biggest asset.

- How has mobile redefined how credit unions deliver financial services?
- What should your credit union consider when looking for a mobile provider?
- And what is on the horizon for mobile services in the future?

Join us as we unlock the secrets to mobile and review what your credit union needs to consider when offering mobile services.

This webinar is designed for all levels of staff looking to learn more about mobile services.

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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Upcoming Education Sessions *continued*

November 14

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 be trying 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 webinar is designed for all credit union staff. The NCUA Security Guidelines recommend 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.

~~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 will not be recorded.

December 19

Be Prepared for Your Next Exam - ALM Program Best Practices

Melissa Scott, vice president of ALM services, Vizo Financial

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

ALM is one of the most important tools in financial management. Be prepared for your next exam! Join Melissa as she provides a comprehensive look into the best practices for a credit union's ALM program.

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 December 19. 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.

Save the Date: 2018 Risk Management Conference

Vizo Financial is hard at work on our 2018 event schedule, and this is one you won't want to overlook.

The 2018 Risk Management Conference (formerly the IT & Security Conference) is going to be a big event in the spring, with three days of education, networking and entertainment. If you're involved with your credit union's information security, compliance, operations or risk areas, you'll definitely want to attend!

Not only will the conference be packed full of education sessions presented by industry experts, but we'll also be offering CPE credits to all attendees.

And don't worry...there will also be plenty of time to soak in the venue and local area attractions too!

Write this down:

2018 Risk Management Conference
April 18-20, 2018
The Hotel Hershey
Hershey, Pa.
Cost: \$595

Save the date for the 2018 Risk Management Conference. We hope to see you there!

Save the Date: April 18-20, 2018

TOOLS

MONITOR

RISKS

PEERS

FRAUD

CYBERSECURITY

Risk Management Conference

The Hotel Hershey

2018 Holiday Closings

Vizo Financial will be closed on the following dates in 2018 in honor of the federal holidays listed below. These closings are in accordance with the Federal Reserve Bank's 2018 holiday closing schedule. You can also find this information posted on the [Holiday Closings](#) page of our website.

New Year's Day

Monday, January 1

Martin Luther King, Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

Memorial Day

Monday, May 28

Independence Day

Wednesday, July 4

Labor Day

Monday, September 3

Columbus Day

Monday, October 8

Veterans' Day

Monday, November 12

Thanksgiving Day

Thursday, November 22

Christmas Day

Tuesday, December 25



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