



Corporate. Connection

Second Quarter 2021



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A Fond Farewell to Our CEO, Jay Murray

People come and go, but they leave their imprint. That's especially true in the credit union industry, as it's full of passionate, kind and caring people. Our CEO, Jay Murray, is no exception. It's a bittersweet moment for us to share that Jay will be stepping down as CEO of Vizo Financial Corporate Credit Union as of June 1, 2021.

After nearly 29.5 years with the Corporate and 37 years in the financial industry, Jay has decided to start a new chapter in his life — one that allows more time for family, travel and personal passions. We are thankful for the many years he spent as a leader for our organization and for the visionary goals he and our president, David Brehmer, have helped us achieve.

And with Jay's departure, our board of directors has chosen to name David as the president/CEO of Vizo Financial. This decision assures continuity in the top leadership position of Vizo Financial and will result in a seamless transition within the organization. Vizo Financial is well-positioned for continued growth, as well as building new products and services for our members, and has a well-defined strategic plan for 2021 and beyond.

We have a very strong leadership team at Vizo Financial, one ready to continue our mission of driving our credit union members' success. We are a team with great integrity, a desire to learn and evolve and a passion to serve and improve. We are a team who has unified under one organization and successfully persevered through many challenges over the years.

So help us in wishing good luck and goodbye to Jay as he moves on to other adventures. It's a fond farewell, indeed, for a long-time employee and leader of the Corporate. Best wishes, Jay!



Best
Wishes
Jay!

Focus Spotlight: Education Loans with Sallie Mae

Ca-ching, ca-ching. That's the deafening sound members hear when they get ready to send a child off to college. It's the sound those same students start to hear quietly approaching, getting louder and louder as they move closer to graduation. Help members feel less afraid of the impending "ca-chings" and more optimistic about their college funding with assistance from our partner, Sallie Mae!

Sallie Mae has a solution that offers all these things and it's called the Smart Option Student Loan program. This suite of education loans, created specifically for the needs of graduate and undergraduate students and their parents, will help your credit union retain and grow memberships by offering private student loans as a complement to student checking, debit cards, online banking and auto loans.

And on your credit union's end, the program is three things:

- 1) Off-balance sheet
- 2) A driver of extra income
- 3) Simple to enact

All you have to do is show your members the benefits with the turnkey marketing materials we have to offer and place a custom link on your website to refer members to Sallie Mae. With every loan originated from your credit union's link, you'll receive fee income without any upfront investment on your end.

WEBINAR ALERT!! Capture the opportunity to see first-hand how the Sallie Mae Smart Option Student Loan program works with our upcoming webinar, *Offer Education Loans to Your Members with Sallie Mae*. [Register today](#) to save your seat for 10:00 a.m. EST on Wednesday, April 28. Join us to learn why Sallie Mae's student loan program is definitely a smart choice for both your institution and your college-bound members!

In the meantime, check out more [Sallie Mae information](#), or send questions to accountmanagers@vfccu.org!

MEMBER Benefits

- Up to 100 percent funding for expenses such as tuition, books, housing, meals, etc.
- Choice of three repayment options: making monthly interest payments while in school, paying a fixed amount each month while in school or deferring payments until after they leave school, all at competitive fixed or variable interest rates.
- Auto debit payment option with a 0.25 percentage point interest rate reduction.
- Easy and fast online application and 24/7 online management of loans.
- Assistance from Sallie Mae's customer service and technical assistance centers.

CREDIT UNION Benefits

- No underwriting or funding is done by the credit union - Sallie Mae handles these details. All you need is share your custom link with members!
- Access to a resource portal with customizable marketing materials, including web content, social media and email templates, brochures, teller line signs and electronic display ads for ATMs.
- For all student loans made through the credit union, you'll earn referral income based on the amount issued.
- Offers high-value products that can attract and retain valuable members.

Holiday Closings

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

Monday, May 31
Memorial Day

Monthly Financials Now Available

Vizo Financial is pleased to announce that our monthly financials for December 2020, as well as January and February 2021 are available on our website. To review the financials, please [click here!](#)

Flex Your Account...EBA Flex, That Is!

Time to flex your account with Vizo Financial's Excess Balance Account (EBA) Flex option! What's that? The EBA Flex is an off-balance sheet account used to assist your Corporate in the management of the balance sheet and capital ratios.

The way it works is simple. Your credit union will maintain the EBA Flex directly with Vizo Financial. All funds kept in an EBA Flex will be held with the Corporate's master account with the Federal Reserve. Here are some of the EBA Flex account features:

- Current rate of 0.15 percent for all deposits vs. the standard Flex Account rate of 0.10 percent. This is a variable rate and is subject to change.
- No minimum amount requirements for transfers into/out of the account.
- Limit of two withdrawals per calendar month. Penalties will apply to additional withdrawals exceeding the limit.
- A 4:00 p.m. EST cutoff time to transfer into/out of the account. Transfers cannot be done on Zephyr and must be performed by Vizo Financial staff.

Think the EBA Flex might be a viable option for your credit union? Reach out to one of our investment representatives at investmentsales@vfccu.org or your corporate account manager at accountmanagers@vfccu.org!

Did You Know: Pay Less for PayMóli!

Did you know that MY CU Services is now offering PayMóli with no setup fee? It's true! And it's easy to understand why, as research shows that anticipated payment trends in 2021 include cashless and real-time transactions. We want YOU to be on trend, so setup fees be gone!

MY CU Services' PayMóli person-to-person payment app is just the thing to help you provide the cashless, real-time option that your members are wanting. With the simplicity, security and modern capabilities posed by the app, it's a great way to connect to members of all ages. It's an easy way for them to send money to anyone, anytime using their iOS or Android smartphone or tablet through their trusted financial partner...you!

And then there are all the benefits that your credit union will gain, and it's clear that PayMóli is a win-win for all parties. Keep deposits in members' credit union accounts, enhance your digital engagement opportunities, custom brand the app, increase cross-sell opportunities and, now, save even more money with our waived setup fee!

Want to learn more about PayMóli and this money-saving deal? Contact MY CU Services' sales team at sales@mycuserVICES.com!

I-Care, You Care, We All Care about Better Healthcare!

We all know the tune..."I scream, you scream, we all scream for ice cream!" And, sure, ice cream is a nice treat. But have you ever had healthcare that's competitive and cost-effective to offer your employees? Now, that's something to sing about, and it's why we changed the song to "I-Care, you care, we all care about better healthcare!"

That's because I-Care is a credit union-exclusive program that just might be able to help your institution save money while providing comprehensive healthcare for your staff members. Vizo Financial not only offers I-Care to our members, but we're also a member of this program that utilizes collaboration to fuel results for better healthcare. It's a great option for any credit union with at least 10 employees enrolled in the organization's health coverage. Let us share our experience with the program!

CASE STUDY: Vizo Financial & I-Care

Joined I-Care: January 2019

Number of Employees: Approx. 150

2020 Healthcare Savings: \$343,000 (15 percent over previous health plan)

A few years ago, the Corporate had experienced the rising cost of health care benefits and had periodically explored the possibility of self-funding to have better cost control. However, the timing to make the change was never quite right until 2018. That's when we began exploring the potential to self-fund our group health insurance benefits. We re-educated ourselves on the fundamentals of self-funding and had conversations with our existing broker and InterLutions/Lockton. It was very clear during the InterLutions presentation that not only would their program be a great fit for Vizo Financial, it would also be a great opportunity for our member credit unions to gain more control and transparency with healthcare costs.

Healthcare costs will continue to rise; there is no question about that. Credit unions can proactively take steps today to get a better understanding of where their costs lie and implement programs and strategies to mitigate the rising cost of health care.

Janice Appleby, chief human resources officer, of Vizo Financial said, "We had a successful transition over to I-Care and they were with us every step of the way. It's a whole different level of support and I'm so happy to have them as a resource going forward."

More About I-Care

Our case study is just one example of why I-Care is a program that could completely transform your credit union's benefits and your employees' medical needs. But we're not alone in our quest to find a better healthcare

Thank You New Users

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

ISRA

McDowell Cornerstone CU NC

Penetration Testing - DDI

Members Choice Financial CU PA

Securities Safekeeping

Atlantic Financial FCU MD

BEE FCU MD

Five Star of Maryland FCU MD

Front Loyal FCU VA

Greater Pittsburgh FCU PA

McDowell Cornerstone CU NC

Vulnerability Scanning - DDI

McDowell Cornerstone CU NC

Members Choice Financial CU PA

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

ACH Originations

Atlanta Postal CU GA

Mountain Laurel FCU PA

ACH Receipt & Returns

Atlanta Postal CU GA

Coin & Currency

Empire Financial FCU NY

Core Processing

E End Food Cooperative FCU PA

Post-Gazette FCU PA

Spojnia CU PA

Valley Pride FCU PA

Homebanking Images

Erie Firefighters FCU PA

Piedmont CU NC

Managed IT Services

Arize FCU PA

Members Choice Financial CU PA

New Cumberland FCU PA

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PARTNER ARTICLE: How to Lighten Your Compliance Management Workload

By Michael Berman, founder & CEO, Ncontracts

Compliance management is a never-ending job. As soon as one regulation is implemented or training or testing is completed, another one immediately takes its place.

It can be overwhelming, but there are ways to lighten your compliance management workload while still staying compliant and on task. Here are four tips.

1. Identify the mental loads you carry and find a way to put them down.

We all have projects that feel as though they are constantly hanging over our heads. It's an invisible weight adding stress to our work lives.

Psychologists call this work of constantly having to coordinate and remember activities as "mental load." Mental load isn't the weight of any single chore — it's the collective burden of having to track so many pieces. (It's a phenomenon often linked to parents, especially moms.)

Take some time to make a list of tasks, activities and projects that feel like a constant source of worry. Maybe it's repeatedly reminding employees to complete compliance training, meeting a deadline for reporting data or worrying if the institution is up-to-date in remediating all outstanding findings. Maybe it's all of them at once.

Then go through each one and think about why it's such a mental burden. You may find that it's not the individual task that's the problem — it's having to manage so many of them.

2. Create blueprints or workflows for repetitive activities.

There's a good chance that much of your mental load comprises repetitive compliance activities such as:

- Identifying applicable regulatory changes
- Drafting or updating policies and procedures in response to regulatory change
- Sharing policy and procedure updates with appropriate staff
- Confirming employee compliance training
- Tracking consumer complaints
- Testing regulatory compliance to ensure your compliance management system (CMS) is working
- Reporting to the board and management

Do you have workflows for accomplishing these tasks or do you approach them like a blank slate each time? If it's the latter, creating a blueprint or workflow can lighten your mental load.

Each of these tasks has repeatable steps. Think about implementing regulatory change. Each time a change needs to be implemented, it impacts a different department or business line and different staff, but the underlying process is the same, including identifying the rule, determining its impact to the institution, writing policies and procedures, etc. If you have a workflow for implementing regulatory change, you won't have to spend as much energy planning how you'll do it or remember what you did last time.

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PARTNER ARTICLE: How to Lighten Your Compliance Management Workload *(continued)*

3. Some tasks are burdensome — but do they have to be?

Not every project can be made simpler with a workflow. Some are just heavy lifts no matter how you look at it. The question is: Should you be the one doing the lifting?

Compliance professionals are highly trained and have the expertise that no one else in the institution shares. They can provide insights into strategic planning and offering advice on how to avoid compliance pitfalls when considering new products, services and initiatives. They can conduct compliance testing to ensure policies and procedures are being followed and that controls to mitigate compliance risk are effective. They can think creatively to implement new regulations in a way that works best for your institution's size, complexity and product mix.

That can be hard to do if you're overwhelmed with day-to-day compliance tasks that don't require your specialized institutional knowledge. Think about tasks that require compliance expertise, but not your in-depth knowledge of your institution. For example, many compliance professionals spend hours reading and interpreting pages of new regulations. In periods of significant regulatory change, reading regulations is basically a full-time job, but it doesn't need to be.

Tracking regulatory change is the type of task that can be cost-effectively outsourced to knowledgeable regulatory counsel. Even better, there is compliance management system (CMS) software overseen by regulatory counsel that automatically identifies and alerts you to applicable regulatory changes and provides an action plan for implementation. It's a huge time saver.

4. Improve collaboration.

Compliance is a single department, but your work touches every department, so it's important to be able to easily communicate and collaborate. Tracking policy changes and approvals is exhausting when it involves hunting down the latest version of the policy and documenting that it was approved by individual board members or management. It's not a good use of your time.

Instead of trying to find ways to politely hound board members and management to review your documents, consider introducing an automated CMS that comes with a central repository for compliance documentation, allowing you to track policy updates and approvals. An employee intranet also makes it easy for everyone at your institution to find policies when they need them, allowing staff to self-serve instead of taking up your time.

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Thank You New Users

Member Share Drafts
Piedmont CU NC

Merchant Capture
BHCU PA

Mobile Capture
First Class FCU PA
Fort Billings FCU NJ
Loudoun CU VA
Spojnia CU PA
Stepping Stones Comm. FCU DE
Superior CU PA

PayMóli
CommonRoots FCU PA
Mountain Laurel FCU PA
Summit Ridge CU MO

Positive Pay Money Orders
Allegent Community FCU PA

Positive Pay Official Checks
Allegent Community FCU PA

Remote Branch Capture
Superior CU PA
Tobacco Valley Teachers FCU CT

Teller Capture
Discovery FCU PA

Workplace Essentials
Motion FCU NJ

PARTNER ARTICLE: How to Lighten Your Compliance Management Workload *(continued)*

While a compliance officer's work is never done, it doesn't have to be overwhelming. Take the time to consider your mental load and how you can reduce it. It may be easier than you think.

Want more career advice? Here are [11 Can't-Miss Compliance Management Tips From Top Compliance Officers](#).

Ncontracts is one of Vizo Financial's enterprise risk management (ERM) partners. For more information about compliance and risk management, contact riskmanagement@vfccu.org.

I-Care, You Care, We All Care about Better Healthcare! *(continued)*

solution to save costs and boost employee wellbeing. Many other credit unions have found value in I-Care...

"Flexibility of plan design, along with the potential for significant cost savings and future wellness programs, made I-Care the best employee healthcare option for us." -Terri Green, VP of HR, Fox Communities CU

"When we considered our healthcare alternatives, I-Care was just the logical choice. The right pricing, service and people made it a no-brainer." -David Powers, CFO, Landmark CU

These reasons are more are just the tip of the iceberg when it comes to the benefits of I-Care. First and foremost, I-Care is a credit union solution and aligns with the cooperative principles that guide our industry. And with Lockton (who Vizo Financial has also worked with in the past and can attest to their commitment to credit unions) as the broker, it's true that the program's support second to none.

They also have a highly knowledgeable, experienced team that is with you every step of the way. Not only does I-Care have a great support team, but they have a wide menu of consulting services that participants can access, including:

- Health reform advisory
- Claims and financial analysis
- Pharmacy analytics
- Employee communication
- Implementation activities
- And more

The truth is, we could go on and on about how great I-Care is for credit unions. But, quite frankly, we'd just like to let the words of our fellow institutions speak for themselves. For more first-hand testimonials and additional information on this collaborative health program, go to our [People Development](#) page at www.vfccu.org or reach out to us at accountmanagers@vfccu.org.

Vizo Financial

A cooperative built by credit unions.

That's why we support credit unions, like you, with back-office solutions in the areas of:

- ✓ Money Management
- ✓ Payments
- ✓ People Development
- ✓ Risk Management
- ✓ Technology
- ✓ Core Processing



Reach out.

Connect with us.

Rely on us for the day-to-day.

Spend more time serving your communities.

Need a helping hand?

Contact accountmanagers@vfccu.org.



Community Involvement

Vizo Financial continues to make a positive difference in our local communities. Here's what we've done and plan to do so far in 2021!

Meals Around the Corporate

We held our Meals Around the Corporate fundraiser to benefit local food banks from January 19-February 12. Over those four weeks, staff were encouraged to get in the kitchen and prepare a meal, then share a picture to be posted on Twitter. For every picture received, the Corporate donated \$10 toward that specific campus' food bank.

Meals Around the Corporate was supported by more than 70 of Vizo Financial's staff members and raised a grand total of \$1,750, which was donated to four food banks: Central Pennsylvania Food Bank, Greater Pittsburgh Community Food Bank, Harvest Hope Food Bank and Second Harvest Food Bank. To see pictures from the Meals Around the Corporate campaign, [read the event press release](#) or [visit us on Twitter](#).

Walk for Children's

Each year, the UPMC Children's Hospital of Pittsburgh hosts Walk for Children's, a family-friendly walk event that benefits the hospital – a Children's Miracle Network (CMN) Hospital – by bringing together the community and raising money for patient care. This year, Walk for Children's will be a hybrid event where participants can join in-person at two parks in the Pittsburgh area or virtually at their own location on Saturday, June 5, 2021.

Vizo Financial will once again be contributing to the walk as part of the Pittsburgh Credit Unions team. We encourage all credit unions, particularly those in the Pittsburgh community, to join the team! There are two sponsorship levels available, and each comes with its own perks. For \$150, credit unions will receive mention by name in the post-event press release. For \$500, credit unions will receive recognition in the press release plus 10 registration codes that can be provided to staff and/or members (these codes are good for Walk for Children's t-shirts, too).

So whether you walk, co-sponsor or simply make a donation through the Pittsburgh Credit Unions team name, every ounce of support helps to bring in money for life-saving treatments and facility upgrades, as well as awareness for the good work UPMC Children's Hospital of Pittsburgh does for the community. [Visit the team page](#) for registration and more event information!



Hot Dog Eating Contest

It's that time again! We're already preparing for this year's annual Hot Dog Eating Contest on July 21, 2021! Once again, the contest will be held virtually, so everyone can tune in via Zoom to watch contestants battle each other for the title of most hot dogs eaten. Credit unions across the country are invited to join in the fun as contestants, sponsors and supporters of CMN Hospitals. So save your appetite for this fun-filled event to help raise money and awareness for CMN Hospitals at Penn State Children's Hospital!

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.

Leadership Workshop

June 16, 2021 - Virtual Event

[Learn More](#)

Additional dates/locations:

August 18, 2021 - Virtual Event

November 17, 2021 - Richmond, VA

What makes a leader? According to John C. Maxwell, “a leader is one who knows the way, goes the way and shows the way.” Vizo Financial’s 2021 Leadership Workshop is designed to help you find the way to effective leadership skills and workplace culture. That way, you can show it to your credit union team and make your institution a place of true servant leadership.

The workshop will feature our chief culture officer, certified Gallup Strengths Coach and best-selling author, Joe Bertotto. He’s invested much of his life in learning the path to leadership and helping individuals such as yourself find the secrets to happy workplaces.

Join Joe and your peers for these events that will talk about leveraging employee strengths, embracing servant leadership, building an engaged workforce and more! The workshop will be highly interactive so all attendees can put their new leadership skills to the test. It’s time learn the way, go the way and show the way with the 2021 Leadership Workshop!



Second Quarter Education Sessions

Global Regulatory Advocacy

Andy Price, SVP of Global Advocacy, World Council of Credit Unions
April 20 at 11:00 a.m. EST

[Learn More](#)

Join Andy Price, SVP of Global Advocacy for the World Council of Credit Unions (WOCCU), as he provides an overview of international regulatory standards and how they impact credit unions in the United States. He'll also discuss the current regulatory environment surrounding global payments, sustainable financing and privacy and open banking. Andy's presentation will examine why the credit union movement in the United States should care about these current issues across the world.

Sallie Mae Education Loan Refresher

Karie Bedford, Sallie Mae
April 21 at 10:00 a.m. EST

[Learn More](#)

If your credit union is on the Sallie Mae education loan program through Vizo Financial and would like a refresher on the program prior to the rush of student loan season, this 30-minute webinar is for you. Join Karie from Sallie Mae as she provides a refresher course on the Sallie Mae Education Loan products and demonstrates the marketing resources available to your credit union.

Meet CUaxis and CU*Answers

Rodney May, chief engagement officer, Vizo Financial
*Chris Smigiel, national sales manager, CU*Answers*
April 27 at 10:00 a.m. EST (more dates available)

[Learn More](#)

You know what's so great about our movement? We all have the same last name...credit union. That means we're all members of the same community, one where we can support and uplift each other through collaboration. This collaboration is the very reason why Vizo Financial and MY CU Services created CUaxis, and CUaxis collaboration starts with core. Back in 2020, we partnered with CU*Answers for their CU*BASE core system. It's time to start collaborating. Please join us to learn more about CUaxis and CU*Answers.

Offer Education Loans to Your Members with Sallie Mae

Karie Bedford, Sallie Mae
April 28 at 10:00 a.m. EST

[Learn More](#)

Now is the time to start preparing for the rush of students - many of them your members - searching for education loans. As college tuition costs continue to rise, more students are in need of private education loans to help fund the gap between financial aid and college expenses. With the Education Loans 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.

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Second Quarter Education Sessions *(continued)*

Leadership Book Club Webinar Series

Joe Bertotto, chief culture officer, Vizo Financial

May 12 at 2:00 p.m. EST

May 18 at 2:00 p.m. EST

May 25 at 2:00 p.m. EST

June 2 at 2:00 p.m. EST

June 10 at 2:00 p.m. EST

[Learn More](#)

How does a leadership book club sound? Join Vizo Financial's chief culture officer, Joe Bertotto, as he leads a five-week book club and facilitates discussions pertaining to the club's literature, *Picking Up the Gum Wrapper: How to Create a Workplace That Increases Performance While Improving Lives*. Joe also happens to be the author of this book, which will walk you through three proven steps to building a compelling workplace.

Shifting Perspectives – Dynamic ALM Modeling

Lisa Boylen, senior ALM consultant, Vizo Financial

May 26 at 2:00 p.m. EST

[Learn More](#)

Since the pandemic, we've seen deposits surge, excess cash build and pressure on net interest income rise. In this session, we'll explore dynamic ALM modeling and how it expands our ability to see the possible outcomes of business strategies. This shift in model perspective will give you the tools and understanding to help make better business decisions for improved earnings and capital.

Spring Refresher for the Resource Center

Meghan Murphy, resource center expert

Trae Turner, resource center expert

June 8 at 2:00 p.m. EST

[Learn More](#)

Spring is a great time to refresh our memories on all the wonderful features and functionality of the bill payment Resource Center. The bill payment Resource Center is stocked full of items your credit union can use for marketing/communication materials to get your members to enroll in online bill payment and keep them using your service. And it's easy to get started! Join our Resource Center experts, Meghan and Trae, as they spring into action and demo the latest and greatest customizable email campaigns and more.

Tabletop Exercise - Threats to Your Credit Union

Mark Clarke, business continuity administrator, Vizo Financial

June 10 at 10:00 a.m. EST

[Learn More](#)

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 plans with a "mock" real-world example. How will your team handle the situation? Are you prepared?

Second Quarter Education Sessions *(continued)*

Arming Up for Elder Financial Abuse

Cindy Hagan, compliance administrator, Vizo Financial
June 15 at 2:00 p.m. EST

[Learn More](#)

They say age is just a number. But for scammers, age is an opportunity to prey upon a person's vulnerabilities. That's why older individuals are most at risk for financial exploitation, and it costs millions (yes, millions) of dollars per year in losses for these individuals. You may be wondering what your credit union can do to help your members fight back against elder financial abuse. That's what this session is all about! Cindy will walk you through the most common signs, schemes and suspects to help your staff and your members armor up against elder financial abuse.

Growing Commercial Services in 2021 and Beyond

Larry Middleman, president/CEO & founder, CU Business Group
June 17 at 2:00 p.m. EST

[Learn More](#)

Over the past year credit unions have stepped up to help members and local businesses through Paycheck Protection Program loans and other services. As the country begins to open back up, what should credit unions be offering now and going forward? Join Larry Middleman, CU Business Group president/CEO & founder, for a look at the products and services your credit union should have in place to serve small businesses and propel your commercial program forward.

Save the date!

Virtual ANNUAL MEETING

September 8, 2021

