In this Issue:

- Playing the Post-Pandemic Game: Questions You Need to Be Prepared For  
  page 2
- 2020 Board of Directors Candidate Bios  
  page 4
- Holiday Closing  
  page 4
- Monthly Financials Available  
  page 4
- Did You Know: CardPay is Now Available Through Electronic Bill Payment!  
  page 6
- CASE STUDY: How Outsourcing ALM Can Help CUs  
  page 7
- Upcoming Education Sessions  
  page 10
- Upcoming Virtual Events  
  page 12
- Community Involvement  
  page 15
Playing the Post-Pandemic Game: Questions You Need to Be Prepared For

By Mark Clarke, business continuity administrator, Vizo Financial

“Survey says…”
“It’s time for Final Jeopardy!”
“We’re ready for the Showcase Showdown!”

Don’t these lines bring back memories of some of our favorite game shows? Chances are, you read those renowned statements from Family Feud, Jeopardy! and The Price is Right, and automatically knew the context because we are so familiar with all these nostalgia-evoking game shows. But there’s a new game in town, and it’s inherently more difficult than any other we’ve ever come across – The Post-Pandemic Game.

No, it’s not a real game show, doesn’t have a perfectly groomed and entertaining host and doesn’t boast any signature skinny microphones a la Bob Barker. But it is somewhat of a hybrid between a quiz show and a puzzle show. When thinking about getting your credit union back into a routine and enacting some “normalcy” – whatever that may look like following this massively disruptive global crisis – there are certainly some questions you need to be prepared to answer to piece together a plan that works for your institution.

Since you enacted your initial pandemic plans, have you spoken with your staff to find out what was done well and not so well, and what could have been done better? Your staff are the ones who feel the effects of your institution’s response the most. They are the ones working directly with members in some capacity, as well as adhering to and enforcing your new COVID-induced policies. And in those roles, they may have some very valuable feedback to offer decision-makers. Ask if by-appointment and drive-thru only interactions have been sufficient to meet members’ needs. Ask if you’ve provided enough resources to make them feel safe at work or to properly conduct their job duties from home. Ask if there are improvements that could be made to current processes for increased member satisfaction. Then take the answers you receive and update your pandemic plan/BCP plans accordingly.

If there is another wave, are you prepared to handle it? What have you put in place to prepare? Although information is constantly changing, it’s been discussed at length that there will likely be a second wave of Coronavirus cases happening later this year. As much as we hope that’s not true, the saying “better safe than sorry” comes to mind. The answer to this question may lie in what you learn from the one above – what have you already done that works, doesn’t work, etc.? Learn from these answers and come up with a game plan if/when the second wave strikes. Be one step ahead so you don’t get caught off guard, as we all were to an extent when the first wave came crashing through.

What changes are you planning to implement when you begin to further open your credit union to protect the staff and membership? Obviously, (most) businesses are strictly abiding by CDC guidelines as far as performing more frequent cleaning and sanitizing of surfaces, putting up plexiglass barriers between the teller and the member, taking temperatures when entering the building, limiting the number of people in an area at one time and requiring personal protective equipment such as masks and gloves. Determine if these measures, or additional ones you deem necessary, will be enacted as you reopen branches and begin accepting more in-person interactions.
What will you do if someone on your staff tests positive after returning to the office? While the curve may have started to flatten, new cases are still popping up. You may have likely already discussed this question, as some essential staff have been needed in the office/branches for certain job tasks throughout the crisis. Do you have a requirement that anyone who tests positive must self-quarantine for the recommended 14-day period? Do you know who they were around or came in contact with, so that you can notify them of potential exposure? How will you deal with the branch closure while sanitizing? If a staff member can’t be in the office, do you have workarounds or other staff to back them up and complete those tasks? Create policies that list specific steps for what to do if an employee tests positive. Having these contingency plans/policies is a necessary part of working through a pandemic so that your credit union can stay open and operate as normal.

Do you have provisions/plans in place for employees who are unable to come to work because there is no daycare available? So much has changed as a result of the pandemic, including the availability of childcare. Before the crisis started, we may not have realized how crucial childcare is to staff who have children. With widespread school and daycare closures over the last few months, many people are also playing the role of teacher, supervisor and entertainer, as well as credit union employee. With that in mind, your institution should have some ideas or concessions for those who are unable to physically come to work. For example, providing the ability and resources needed for remote work might be helpful for staff who no longer have access to childcare.

How will you control the number of people in your branches? How will you enforce social distancing requirements? For many credit unions, drive-thru access and appointments have curbed the amount of people in a branch at a time. With many businesses reopening and shelter-at-home orders being lifted, however, it’s likely that more people will be coming in to your credit union to perform face-to-face transactions. You might find it useful to continue in-person interactions by appointment only. You could also take a page from retail and grocery stores by having an employee keep track of the number of people that come in, marking the floors with six-foot wide standing room and adding barriers to your teller stations. Whichever avenues you pursue, keep in mind that social distancing guidelines are meant to protect the health and wellness of everyone, even if the things we need to do to enforce them aren’t particularly appealing.

Here’s the thing about playing The Post-Pandemic Game...there are no right or wrong answers. What you decide is best for your credit union and your members and meets the standards you have set, will be fine, but try to base those decisions on these questions and guidance from the CDC, OSHA and your state department of health. There’s no weakest link here, and there are definitely lifelines available to you (just phone a friend at Vizo Financial, for example).

The important thing to remember is that this actually isn’t a game – it’s serious business. Planning for a post-pandemic world is no easy task, no matter how experienced and responsive your team is, because you just don’t know what situation is going to arise behind door number two. The best way to come up with a plan for moving your credit union forward is to ask the hard-hitting questions like the ones above. If you do, you’ll be prepared to handle the ups and downs that are sure to follow this odd and complicated time.

Always keep in mind, there is no true “final answer.” The trick to this post-pandemic “game” is flexibility. The only rules to abide by are these: take precautions, revisit these questions as new scenarios unfold and do the best you can in the interests of your employees, your credit union and your members.
2020 Board of Directors Candidate Bios

At the current time, we have received three nominees to fill the three open seats on our board of directors. According to our bylaws, the election of directors is by plurality vote, except where there is only one nominee for a vacant position. As this is the case this year, we will NOT be holding a board election. Therefore, there will be no formal voting process and the slate of candidates will simply be approved during the virtual annual meeting on September 16, 2020.

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.

For more information regarding the 2020 Vizo Financial Annual Meeting, please visit our Annual Meeting website, which you can also access from www.vfccu.org.

Genice DeCorte
Genice DeCorte is the CEO of HealthShare Credit Union in Greensboro, N.C. She has served in this capacity since 2006. Prior to her current role, Ms. DeCorte was the CEO of Lee County Postal Employees Credit Union and assistant credit manager at Fairwinds Credit Union. Ms. DeCorte was appointed to the board in February 2020 to fill the position vacated by Joan Moran, who retired at year-end.

Professionally, Ms. DeCorte currently serves as the discussion board leader for CUNA’s Small Credit Union Committee and chairperson of the Small Credit Union Roundtable. She has also been a part of the North Piedmont Chapter of Credit Unions, as well as the Awards Committee, Dues Taskforce Committee and Resolutions Committee for the Carolinas Credit Union League. She has also held community volunteer positions with the Lenox Park Homeowners Association and St. Pius X Catholic Church.

Ms. DeCorte holds a Bachelor of Science degree in business administration majoring in finance from the University of Central Florida, and completed the Finance Consumer Lending Management School Volunteer Achievement program. She also has certifications in credit union accounting and risk management and insurance.

continued on page 5
2020 Board of Directors Candidate Bios (continued)

With decades of experience in the credit union movement, Ms. DeCorte believes she can continue serving the Vizo Financial board well by listening to member-owners of the Corporate and providing feedback to her fellow directors to ensure credit unions are able to succeed. She hopes to help Vizo Financial find solutions that will be of assistance to credit unions both operationally and financially.

**Mark Volponi**

Mark Volponi has served with USX Federal Credit Union in Cranberry Township, Pa., since 2005. Prior to his current role as president and CEO, he held titles as the vice president of finance, chief financial officer and executive vice president for the credit union. He has also spent many years in community banking, serving as chief financial officer for Slippery Rock Financial Corporation and its wholly-owned subsidiary bank, The First National Bank of Slippery Rock.

In addition to these roles, he has also served in several volunteer positions for Vizo Financial and the former Mid-Atlantic Corporate since 2013, including the supervisory committees for both entities. He was a member of the former Mid-Atlantic Corporate board of directors from 2014 until the merger with First Carolina Corporate Credit Union in 2016.

Mr. Volponi has a Bachelor of Science degree in business administration with a concentration in accounting from Clarion University, Clarion, Pa. He’s also a graduate of the ABA Stonier Graduate School of Banking from the University of Delaware, and has completed several courses through the American Bankers Association.

Mr. Volponi credits his long career in the credit union and community banking industries, as well as his time with Vizo Financial’s board of directors and supervisory committee, with providing him the experience necessary to continue serving as a board member for the Corporate. He states, “As a member of the Vizo [Financial] board, I would hope to provide insights to the current challenges and problems that natural person credit unions face and help determine how the Corporate’s products and services can better serve credit unions.”

**R. Scott Weaver**

R. Scott Weaver is the president and chief executive officer of Carolina Foothills Federal Credit Union in Spartanburg, S.C. He has held this position since 2007. His previous roles include VP of member services at South Carolina Telco Federal Credit Union from 1999 through 2007, and branch manager/VP at Upstate CPM Federal Credit Union from 1993 to 1999.

He currently serves as the secretary for Vizo Financial’s board of directors and was a member of First Carolina Corporate Credit Union’s board prior to the merger. He joined the First Carolina Corporate board in 2010.

*continued on page 6*
2020 Board of Directors Candidate Bios (continued)

Mr. Weaver holds volunteer positions with several organizations, including the Carolinas Foundation, Spartanburg Kiwanis Club, the Piedmont Chapter of Credit Unions, Brookfield Recreation Association, Upstate Brewtopians, Eastside High School Booster Club and the Bunker Hill and Richmond Park Home Owners Associations.

Mr. Weaver earned his Certified Credit Union Executive (CCUE) designation from CUNA with high honors and completed his CUNA Business Lending Credit Analysis certification. He also has a Bachelor of Science degree in financial management from Clemson University.

As a member of Vizo Financial's board of directors, Mr. Weaver believes he has a great deal of experience to bring to the table, including his tenure with Vizo Financial’s board, his leadership role during the financial crisis and his work with credit unions of all asset sizes. He is committed to ensuring that Vizo Financial continues to be a relevant and vibrant corporate resource to meet the needs of all member credit unions, large and small.

Did You Know: CardPay is Now Available Through Electronic Bill Payment!

Did you know that 44 percent of consumers prefer to use debit cards and 33 percent prefer credit cards to make payments? It’s true! And it’s that information that inspired our newest bill payment feature - CardPay!

CardPay allows your members to use their debit/credit cards for bill payment transactions. All they have to do is add the card(s) they want to use for payments to the bill pay system and then choose the "pay by card" option when making payments. As of now, there are over 500 billers in our system that accept card-funded payments through CardPay!

Member Benefits
- Same-day (near real-time) payments
- Automatic confirmation of payment submissions
- Convenient option to utilize their preferred payment method
- Can take advantage of card rewards programs

Credit Union Benefits
- Increase bill pay transactions and generate interchange income
- Attracts convenience-driven consumers
- Helps your credit union remain competitive and on the leading-edge of the bill payment market space

For more information about CardPay, click here to watch this video, or contact our sales team at sales@mycuservices.com!
CASE STUDY: How Outsourcing ALM Can Help CUs

By Melissa Scott, VP of ALM services, Vizo Financial

Since the first financial institution opened its doors, having sufficient liquidity to meet daily needs has been a concern. But, with increasingly complicated balance sheets and heightened regulatory requirements, effective asset liability management (ALM) is becoming more and more complex.

Beyond the basic levels required to comply with regulations for interest-rate risk management, credit union executives and boards of directors need to be able to forecast earnings under various business and market assumptions in order to make informed strategic decisions. But, at a time when everyone’s resources are being stretched thin, it can be difficult to satisfy demands. Many credit unions are finding it more and more of a challenge to allocate the time and maintain the knowledge needed to adequately manage their ALM needs.

The Third-Party Solution
One solution is to work with a third-party vendor, freeing staff to concentrate on the results, rather than producing reports, while the vendor provides the technology and expertise to perform ALM analyses. Marine Federal Credit Union (Jacksonville, N.C., $728.5 million) and First Capital Federal Credit Union (York, Pa., $212 million), turned to Vizo Financial Corporate Credit Union for help. Kevin Linden, EVP Finance at First Capital, said, “The biggest benefit is guidance from knowledgeable experts. Smooth modeling and consistent reporting have helped guide our credit union to financial success.”

An outside vendor, such as Vizo Financial, has the technology and the expertise to provide monthly or quarterly model processing and report delivery, along with analyses that interpret model results in an ALCO-friendly format. Credit union management can spend time studying the reports and, since the data is already loaded in the models, easily run simulations forecasting earnings under different business and market assumptions.

continued on page 8
CASE STUDY: How Outsourcing ALM Can Help CUs (continued)

The Results

*Time savings.* Instead of gathering data and performing the various analyses, a credit union uploads a file to the vendor which processes the data and delivers ALM reports, along with an analysis of the results, to the credit union. This decreases the amount of time credit union staff must spend to create the reports.

Kevin Linden, First Capital FCU, estimated that just collecting the data to perform the most basic analysis would take four to five hours – and even more if examiners asked for more stress testing. “But,” he said, “uploading the data to Vizo Financial takes only an hour. We simply provide the same set of files each month and they do the rest.”

Todd Sammons, Marine FCU, also agreed that using an outside vendor saved credit union resources. He said, “It would require another full-time employee, as well as the necessary software, to perform the ALM functions in-house.”

*Latest technology.* When making strategic decisions, credit union management and boards of directors need accurate forecasts of liquidity under various scenarios. Having access to the robust modeling technology where the institution’s data has already loaded makes running various “what if” scenarios easy.

First Capital FCU’s ALCO uses the results of various simulations and stress tests to forecast liquidity in different situations. Kevin Linden said, “At the end of 2018, our ALM models forecasted a liquidity shortfall, but we offered a short-term CD promotion to generate deposits and were able to handle the situation.”

The ability to alter assumptions and perform “what if” income simulations easily is also appreciated by Marine FCU, which uses repeated simulations to estimate the effects of new products. “We use it to fine-tune new products,” said Todd Sammons, “especially new fixed-rate loan products.”

*Expert knowledge & support.* Having knowledgeable experts available to answer questions or provide guidance can build confidence that decisions are being made with accurate information. First Capital FCU performs back testing to compare their forecasting models to what actually happened on a quarterly basis. Linden said, “I report to ALCO if our results vary by more than five percent, and I haven’t had to do that since working with Vizo Financial.”

Sammons also appreciates the expert guidance, especially when it comes to helping him prepare to meet examiners’ requirements. “This is the first year that examiners didn’t ask for additional reports,” he said. “Of course, they can always ask for something else next year but showing we are closely monitoring our interest rate risk by providing necessary reports and supporting documentation helps reassure them.”

And the knowledge Marine FCU receives from Vizo Financial’s ALM team is just the tip of the iceberg. Support is a crucial part of the relationship the credit union has developed with their provider.

*continued on page 9*
CASE STUDY: How Outsourcing ALM Can Help CUs (continued)

“Vizo Financial is very responsive to our needs,” says Sammons. “They understand that we need to get examiners information quickly, and they provide us with answers that prevent issues that could come up otherwise. It’s like having ALM on call.”

Linden shares the sentiment as well. “We have a certain comfort level with Vizo Financial,” he said. “We trust what they are doing, so we can focus on other things.”

The Benefits
According to Sammons of Marine FCU, using Vizo Financial’s ALM solutions has benefitted their entire organization. “It makes us aware of various risks by showing us how new products may affect us and provides us the data we need to make proper decisions in a changing rate environment.”

Expert analysis gives confidence that results are correctly interpreted and experienced guidance aids in communications to a credit union’s ALCO. Having access to the latest technology, gives a credit union the benefits of both in-house and outsourced modeling solutions because, once the data is loaded into the software, a credit union has the ability to update assumptions and perform as many “what if” income simulations in-house as desired.

Working with an established expert in the field of ALM may allow a credit union to make the best use of its resources, saving staff time as well as gaining expert guidance and the necessary technology.

To see how we may be able to help you with your ALM needs, please contact us at alm@vfccu.org.
Upcoming Education Sessions

Culture During a Time of Transition
Jeanne Heath, learning & engagement champion, Vizo Financial
July 21 at 2:00 p.m. ET

We are certainly going through a time of tremendous transition right now. It’s happening in our world, in our work and in our families. And even if global events were not front and center right now, transition happens every day in big and small ways. The more we understand the process and the needs of those going through transition, the better we can be at processing our own response and supporting others in their journey. Join Jeanne as she explores the impact culture has during times of transition.

Ins & Outs of Vizo Financial’s CECL Modeling Solution
Mike Umscheid, president/CEO, ARCSys
August 6 at 2:00 p.m. ET
*Additional dates available

Join Mike Umscheid of ARCSys, as he examines the features and functionality of Vizo Financial’s CECL Modeling Solution powered by ARCSys. This webinar will be a demonstration of the CECL solutions offered by Vizo Financial through our partnership with ARCSys.

Defending Your Data with Information Security Risk Assessments
John Cuneo, information security director, Vizo Financial
August 11 at 10:00 a.m. ET

When hackers look at credit unions, they see one thing - lots and lots of useful data, ready for the taking. Financial institutions have a giant bullseye on their backs and it’s easy to see why. Account information, credit card numbers and personal identifiers are part of your everyday business. Hackers want that information, so your institution needs to be ready to protect it. The first step? Performing an information security risk assessment (ISRA).

But wait...what does an ISRA entail and how can your credit union prepare? Join John Cuneo as he goes over the basics of ISRAs and how you can use the assessment to defend your data against hackers.

Automated Clearing House Transactions: (Almost) Everything You Ever Wanted to Know
Melanie L. Vanderau, Esq., Mette, Evans & Woodside
August 27 at 2:00 p.m. ET

Want to gain a better understanding of ACH? This webinar will do it! Learn all about the Automated Clearing House Network and the processes behind it, including Nacha Rules and another applicable regulatory requirements. ACH transactions may seem complex, and the goal of this presentation is to demystify the process with helpful, practical information.
Upcoming Education Sessions (continued)

**How to Navigate the Death of a Member**  
*Melanie L. Vanderau, Esq., Mette, Evans & Woodside*  
September 3 at 10:00 a.m. ET

You’ve received a call from a family member or maybe an estate attorney, read a member’s obituary in the paper or been informed that a member has passed away. What happens next? This presentation will help you navigate the process of the changed relationship, which is now with your member’s estate. During this session, we’ll consider the following issues and questions: When can your institution pay checks presented against the account? What happens with recurring, pre-authorized ACH transactions? What if there are outstanding loans? Can you exercise the right of set-off? Who is authorized on behalf of the estate? What if the deceased was an authorized signer on a business account? If the deceased was a prolific borrower or depositor, there can be significant risk to a financial institution, especially if heirs are fighting (which they often do). This presentation will give you tips to navigate this process.

**Commercial and Consumer Lending: Tricks of the Trade**  
*Melanie L. Vanderau, Esq., Mette, Evans & Woodside*  
September 10 at 10:00 a.m. ET

Once a loan is approved and underwritten, how does a lender protect itself? No matter how credit-worthy a borrower can seem on the front end, a lender should always prepare for the worst when it’s in the best position to protect itself – at the beginning, before anything goes wrong. The best way to do this is know how to document the transaction in a way that covers all the bases for the lender. Learn the best ways to mitigate lending risk from the perspective of an attorney with lending experience in both a commercial and consumer context on the front-end (documentation) and back end (collection).

**ALM: Why We Do What We Do**  
*Melissa Scott, VP of ALM, Vizo Financial*  
September 23 at 10:00 a.m. ET

Have you ever wondered why we spend so much time and money on managing interest rate risk? Join us for an overview of the U.S. banking system to discover why ALM is important and what historical events caused the origination of the reports we still use today. Once you understand why we do what we do, regulatory reporting will take on a whole new meaning that is beneficial to your credit union.
Upcoming Virtual Events

Vizo Financial will be hosting the following virtual events for credit unions. Please register for any of our events on the Upcoming Events page of our website.

Risk Management Roundtable Discussions
July 15, 2020 & July 16, 2020
Discussion Topic: Securing a Remote Workforce
Learn More
*Additional dates and discussion topics available

Picture the knights of the roundtable in the modern age – that’s what Vizo Financial’s Risk Management Roundtables will be like! Credit unions are invited to unite as one in a virtual setting to discuss, debate and evaluate some hot-button risk management topics. Our risk management team will lead the discussions as all attendees share their views with the group from their home or office. Choose from several different dates to attend the virtual roundtable event of your choice. Meeting information will be provided prior to your chosen event. And when the date arrives, grab your armor (or not) and join us online for a new kind of roundtable experience. Together, we’ll come up with ways to fight and conquer risk, a foe like no other! There is no cost to attend the roundtable events, however registration is required. Please keep in mind that session attendance is limited to ensure more interactive discussion among small groups, so early registration is encouraged.

Hot Dog Eating Contest
July 23, 2020
Learn More

Hot diggity dog...this year’s annual Hot Dog Eating Contest is going virtual! We’re looking forward to hosting our popular event in a way that meets social distancing guidelines, but still brings money and awareness to Children’s Miracle Network (CMN) Hospitals. Watch the contestants scarf down as many hot dogs as they can via an online Zoom meeting on July 23, 2020. Credit unions across the country are invited to join in the fun as contestants, sponsors and supporters of CMN Hospitals.

CECL Workshop
July 28, 2020
Learn More

Got CECL on the brain? We do too! Come join us for our CECL workshop to learn how to navigate your way through the entire CECL implementation process. We cover the latest updates to the new standards, what practices are the best, how to familiarize yourself and watch for key economic data to assist you in your analysis and predictions and more! Let Vizo Financial help take the guess work out of your credit unions’ CECL forecasts, hope to see you there!
Upcoming Virtual Events (continued)

**HR Workshop**  
August 13, 2020  
[Learn More](#)

There's no such thing as too much information when it comes to HR. That's why we're bringing it to the forefront with our virtual HR Workshop on August 13, 2020! This informative event will demonstrate how credit unions can enhance their employee-focused operations. We've teamed up with our partner, InterLutions, to offer this workshop, where credit unions can come to explore disaster planning from an HR perspective and discuss our recent HR experiences as a group!

**Small Credit Union Workshop**  
August 18-19, 2020  
[Learn More](#)

Tiny yet mighty! The focus for our virtual Small Credit Union Workshop is centered around how we can help you overcome challenges. This exclusive two-day workshop gives you the opportunity to brainstorm with other small credit unions about various topics such as marketing, technology, rules and regulations, deposits and more! Learn what will give you an edge over the competition and how to make your credit union successful! The workshop is designed for credit unions $15 million in assets and below.

**Annual Meeting**  
September 16, 2020 - 10:30 a.m. ET  
[Learn More](#)

Vizo Financial's 2020 Virtual Annual Meeting will be held on September 16, 2020. Member credit unions of Vizo Financial are invited to attend, for a review of the Corporate's financials, various executive/board reports and important business decisions. The meeting will be an online virtual event. All of the details about the Vizo Financial 2020 Annual Meeting, the candidates, and our 2019 Annual Report will be available on our [Annual Meeting website](#).

**Financial Conference**  
September 16-18, 2020  
[Learn More](#)

Our 2020 Financial Conference is back! We are turning the event virtual to provide you with the tools to arm your credit union for financial success. Vizo Financial has assembled an army of expert speakers so that you can discuss financial issues with colleagues. With topics ranging from investments to regulatory updates, our mission is to make sure each and every attendee leaves with information to improve your institution's financial management.

*continued on page 14*
Upcoming Virtual Events (continued)

Payments Conference
October 20-21, 2020
More information coming soon!

The world runs on payments. No matter how many trips Earth takes around the sun or the experiences we encounter in our lives, the need for credit cards, online payments and person-to-person apps (just to name a few) remains constant. And as credit unions, we are instrumental in meeting that need and keeping the world running smoothly. Vizo Financial’s 2020 Payments Conference will bring credit unions and payment innovation together. Make plans to join us in the online space, as this year’s event will be virtual. Let’s take on the world of payments at our virtual Payments Conference on October 20-21!

PAYMŌLI
THE P2P SOLUTION FOR CREDIT UNIONS

YOUR MEMBERS CAN SEND MONEY IN A SNAP WITH PAYMŌLI.

WWW.MYCUSERVICES.COM | SALES@MYCUSERVICES.COM
Community Involvement

Vizo Financial continues to make a positive difference in our local communities. Here’s what we’ve been doing over the past few months and what’s coming up!

Walk for Charity
Vizo Financial’s Walk for Charity initiative concluded on May 15, and the results are in! Our staff raised a total of $778 and 51 participants collectively walked 2,138 miles. The money raised will be given to our 2020 charities of choice: BackPack Beginnings, Children’s Miracle Network (CMN) Hospitals, Harvest Hope Food Bank, Hospice of Central Pennsylvania, Pet Match Rescue PA, American Cancer Society, ROAR Outdoors, Cure Sanfilippo Foundation and Milagro House.

Our Greensboro staff walked the most miles, with an average of 63.4 miles per registered persons, so the Corporate will match their donations for a total of $346 for BackPack Beginnings! Congrats team!

Virtual Food Drive
From May 4 through June 12, Vizo Financial hosted a virtual food drive to encourage credit unions to donate to our local food banks, which have experienced their highest demand ever since the Coronavirus pandemic began. The food drive benefitted the Central Pennsylvania Food Bank in Harrisburg, Pa; Greater Pittsburgh Community Food Bank in Pittsburgh, Pa.; Harvest Hope Food Bank in Columbia, S.C.; and Second Harvest Food Bank in Greensboro, N.C. With the help of credit unions in these areas, we raised nearly $6,000 for all four food banks! Thank you to all the CUs and staff that made food and/or monetary donations to the food banks so they could fulfill their missions of fighting hunger in these trying times.

Hot Dog Eating Contest
Hot diggity dog...this year’s annual Hot Dog Eating Contest is going virtual! We’re looking forward to hosting our popular event in a way that meets social distancing guidelines, but still brings money and awareness to CMN Hospitals. Watch the contestants scarf down as many hot dogs as they can via an online Zoom meeting on July 23, 2020. Credit unions across the country are invited to join in the fun as contestants, sponsors and supporters of CMN Hospitals. Registration and details about the virtual Hot Dog Eating Contest are now available on the event website!