

# CrossState CHAPTERS

## Speakers Bureau

### Planning for your next chapter event just got a little easier!

Tap into the resources of CrossState staff and partners when looking to fill your meeting agendas with the latest trends impacting credit unions or professionally-presented training programs.

Presentations can be customized to fit your agenda, the average length varies between 20 – 30 minutes, are typically presented in power point format, and offered at no cost to the chapter.

### Contact Us Today!

To schedule a CrossState representative for your upcoming chapter meeting, please contact us at [chaptersinquiry@crossstate.org](mailto:chaptersinquiry@crossstate.org), or call Nick DiFrancesco at 800.932.0661.

## ADVOCACY



### The How and Why of Credit Union Advocacy

What happens in Harrisburg, Trenton, and Washington, D.C., affects your credit union at every level. Get an update on what's happening in Congress state assemblies that impacts credit unions and why volunteer, employee, and member engagement is vital.

### Regulatory Update

Offering an overview of NCUA and PA/NJ Banking Department initiatives, examination hot topics and priorities, and federal and state regulatory issues.

### Legislative Night

Building relationships with lawmakers is important for credit unions to achieve legislative successes. Your Association's Advocacy team can assist chapters in building those relationships with both state and federal lawmakers by holding a special event at the chapter.

### PAC Fundraiser

Political Action Committees are an important tool to support credit union-friendly candidates. Your Association can assist chapters and credit union volunteers with fundraising ideas to ensure that the credit union movement has a healthy operating environment to serve their members and communities.



## AUDIT & COMPLIANCE SERVICES

*Audit & Compliance Services presentations are led by experienced Compliance Professionals holding CUCE, BSACS, CPA, CRP, CFSA, and/or AAP designations.*



### Compliance Hot Topics

Providing an overview of the latest in compliance – from hot topics to the issues that are impacting the credit union operating environment (lending, deposits, and general operations).

### CrossState Compliance Resources

CrossState offers a host of dues-supported compliance tools and resources for our member credit unions. Compliance staff will provide an overview of the compliance resources at your disposal which include the Hotline, *Compliance Connection Weekly*, InfoSight/Policy Pro, town meetings, and more.

### Compliance Consulting Services

CrossState Compliance Consultants will provide an overview of our fee-based consulting service – a custom solution which can fill in the compliance gaps created by limited time and resources within your credit union. Serving as an extension of your internal compliance team, our consultants help credit unions meet the demands of a heavily regulated environment. Find out how and why your credit union may benefit from this value-added service.

### Duties of the Supervisory Committee

The Supervisory Committee should play a critical role in the operation of its credit union. This role has been described as the watchdog of your member assets. But what does that really mean? What responsibilities do Supervisory Committee members have, and how should their duties be performed?

## FOUNDATIONS

### Grants

Learn about the resources available from the NJ and PA Credit Union Foundations, partners of the Association, such as aid to small credit unions in need of grant assistance, those seeking scholarship, credit unions and nonprofit organizations offering financial literacy programs, and to those impacted by a disaster.

### Financial Literacy Programs

Credit unions interested in offering financial literacy programs in their communities should consider the popular Financial Reality Fair.

### People Helping People

The NJ and PA Credit Union Foundations serve as the foundations for all credit unions in New Jersey and Pennsylvania, providing a way in which credit unions can help each other. Learn about ways your chapter can be involved.

## HUMAN RESOURCES

*Employee benefits are presented by CrossState Solutions partner, OneDigital Health & Benefits. To schedule an employee benefits presentation, contact Dale Keener at [dkeener@onedigital.com](mailto:dkeener@onedigital.com) or 484.269.6798.*



### What is Changing in the Health Care Arena?

Dynamic change is occurring that will potentially impact your credit union. It is more than just the recent headlines of CVS acquiring Aetna and Walmart potentially acquiring Humana.

### How can I reduce benefit plan costs and still offer a good plan?

Discuss alternative solutions and strategies that are available to reduce cost while still offering a quality plan. This will include specific ideas every credit union can apply. OneDigital can design a customized benefits package to help your credit union save money, make your job easier, keep you in compliance, and help your credit union attract and retain qualified talent.



# PAYMENTS

*Payments topics are presented by CrossState Solutions partner, LSC.*



*Helping Credit Unions Compete*

## **Serving the Underserved with Prepays**

Finding ways to supply quality financial services to your low-income members is no small task. Many members of low-income communities do not have strong credit profiles, some no credit profile at all, making access to traditional financial services challenging.

With the CUMoney reloadable prepaid debit card, your credit union can provide any member with a secure way to manage their money, pay bills, make purchases, and withdrawal cash from an ATM. The CUMoney prepaid debit card does not require a checking account, a credit check, or minimum balance. Personalized with the member's name, the card is not tied to the members account(s), eliminating any overdraft concerns. Additionally, the CUMoney program is risk-free to participating credit unions.

## **What's Next in the Payment Card Industry?**

Innovation, technology, and regulation continue to drive change in the payments' landscape and continues to transform the industry as we know it. EMV, mobile wallets, and tokenization, to name a few, are features your credit union needs to be thinking about now. Learn what is on the horizon for the payment card industry, how it will affect your credit union and members, and what you can do to prepare.

## FEE-BASED COMPLIANCE TRAINING



CrossState Solutions offers an inexpensive solution to providing comprehensive group compliance training programs for Bank Secrecy Act and Board Financial Literacy training requirements. Following the presentation and quiz, all participants will receive a certificate of completion. There is no limit to the number of participants and sessions run 60-90 minutes in length.

### Bank Secrecy Act (BSA) Training

Training is a core requirement of a satisfactory Bank Secrecy Act and Anti-Money Laundering (BSA/AML) compliance program. At a minimum, a BSA/AML training program must provide training for all personnel whose duties require knowledge of the BSA as well as training for the credit union's volunteers. The BSA Training program addresses the following topics in addition to any proposed or upcoming rules:

- Money Laundering,
- USA PATRIOT Act,
- Currency Transaction Reports,
- Monetary Instrument Logs,
- Suspicious Activity Reports,
- Wire Transfers,
- Office of Foreign Asset Control requirements, and
- Information Sharing

### Financial Literacy for Board of Directors

NCUA regulations require all federal credit union directors to have a basic level of financial literacy. Directors and Supervisory Committee members of all credit unions should go beyond the basics and develop a deeper knowledge of how their decisions and credit union operations are reflected in the financial condition of the credit union.

**Compliance Trainings are fee-based services presented by certified CrossState Solutions staff. To schedule your chapter compliance training program, contact Joanne Broderick at [jbroderick@crossstate.org](mailto:jbroderick@crossstate.org) or 717-884-3381.**