



GUIDE TO LEAGUE SERVICES



ADVOCACY

GOVERNMENTAL INFLUENCE The Louisiana Credit Union League (LCUL) represents the interests of Louisiana credit unions with federal and state elected officials and helps credit unions remain abreast of key legislative issues. League membership allows us to have **ADAMS & REESE, LLC** as retained lobbyists, both locally and nationally.

Grassroots Liaison Program

LCUL coordinates with personnel at each credit union to educate and mobilize staff, volunteers and members to help protect the interests of credit unions.

Credit Union Legislative Action Council (CULAC)

Continually recognized nationally for our efforts, LCUL coordinates the political activities for the Louisiana system at the state and federal levels, pooling funds to increase the political effectiveness of the credit union movement.

State Governmental Affairs

LCUL offers a state-level conference for credit union advocates to get to know state elected and appointed leaders and learn how to effectively influence the political process through grassroots activities.

Project ZIP Code

Project ZIP Code lets credit unions match their membership to federal and state legislative districts by using ZIP code information only, through a secure, user-friendly tool.

Legislative Hikes/Hikes At Home

Visits that bring credit union advocates and state and federal legislative leaders together in the state Capitol, in Washington, D.C. and in local districts to discuss key issues.

REGULATORY INFLUENCE

LCUL represents your interests with state and federal regulators and maintains relationships with the Louisiana Office of Financial Institutions (LOFI) and the National Credit Union Administration (NCUA). Staff gathers information from credit unions to formulate regulatory policy and respond to proposals.

Regulatory Response Comment Letters

Comment letters providing regulatory authorities with credit union views on issues related to existing and proposed regulations. League membership allows us to have **DENNIS DOLLAR ASSOCIATES** for regulatory guidance and responses.

PUBLIC INFLUENCE

The communications team works with the media and consumer groups to tell the story of credit unions at a statewide level and provides credit unions with tools, templates, talking points and other resources to tell their stories and cultivate relationships with local media, communities and consumer groups.

PROFESSIONAL DEVELOPMENT



Education and Training

LCUL produces on average 12-15 in-person, instructor led educational programs designed to meet the custom training needs through job-specific training, professional recognition and networking opportunities.

CU Webinar Network

In partnership with LCUL, the CU Webinar Network delivers access to more than 120 quality webinar training opportunities in 13 distinct topic categories designed specifically to cover issues and topics critical to credit unions.

Certified Financial Counselor Program (FiCEP)

Those who successfully complete the program and pass the exams will join an existing 350+ Louisiana counselors to earn their CUCertified Financial Counselor (CCUFC) Designation.

Southeast CUNA Management School (SRCUS)

The three-year school's curriculum calls for students to work each summer for eight days. In between the summers, students apply the knowledge gained from the school to projects that require strategic analysis of their credit unions and research of relevant issues facing the credit union industry.

Southeast Regional Director's Conference (SRCUS)

A conference designed for directors and committee members rotating each year among 10 Southeastern states. Sessions focus on the ever-changing financial industry and feature topics like the economy, lending environment and much more.

ALICE Active Shooter Training

LCUL has partnered with the ALICE Training Institute to bring this outstanding and convenient training to Louisiana credit unions at an affordable price.

Educational Scholarships & Grant Assistance

Scholarships are awarded for the Southeast CUNA Management School. We also assist in registering for SBET Grants.

CUNA CPD

CUNA offers webinars, audio conferences and e-schools in a cost-saving training bundle.

DUES-SUPPORTED TRAININGS

LCUL provides a wealth of services and resources to credit unions at no additional cost, including hands-on consulting, financial analysis, policy development, regulatory and compliance assistance, and training for all levels.

Strategic Planning Sessions

LCUL facilitates strategic planning sessions with several options available. We pre-plan with management, facilitate, and then prepare a report summarizing and identifying the areas of focus and goals approved. For each of these sessions you will receive a written plan, customizable to your needs:

CU DNA: looks at your mission, vision, core values, core competencies, and your culture and brand. (apprx. 2 hours)

Developing CU Planning: provides a basic situation analysis, financial goals, identifies focus areas and lays groundwork for a one year "to do" list. (apprx. 1.5 to 2 hours)

Achieving CU Planning: provides the basic situation analysis, financial review, and external environmental review. You will develop your key focus areas along with training to write action plans and use mind maps. (apprx. 2-4 hours)

Innovating CU Planning: A full day dedicated to the process, you get the basics and explore alternative ways to analyze your performance. You may schedule a follow up for management to understand how to put the plan into action. (apprx. 8+ hours)

Staff & Volunteer Training

LCUL conducts training for staff and volunteers, as a dues-supported service, on the following topics:

Bank Secrecy Act (for staff and/or volunteers)

Board Orientation and Development

Board Duties, Responsibilities & Liabilities

BSA Incident Report

Credit and Lending for CU professionals

Essential Ratios and Trends

Ethics

Financial Performance Trends and Ratios

Financial Statement

Grant Writing Basics

Identity Theft

Interest Rate Risk

The LCUL Advantage

Lending: Basics & Advanced

Managing Credit for CU Members

Member Service

Risk and Asset Liability Management

Security Training

Supervisory Committee (beginner/advance)

Time Management

COMMUNICATIONS



Through the many communications channels available, LCUL remains accessible to credit union employees, keeping them abreast of the most relevant and comprehensive information affecting the credit union movement.

PUBLICATIONS

Annual Report: yearly financial and performance report

Membership in Action: distributed quarterly and contains news, information, and features on Louisiana credit unions and activities of the League & Affiliates.

President's Perspective: a periodic update from LCUL's CEO to keep you updated on League strategies and initiatives.

eNews: a weekly electronic newsletter distributed to credit unions and authorized recipients.

Compliance Lagniappe: e-newsletter dealing with research and compliance issues of interest to credit unions.

Pelican Politics: legislative updates and 'Action Alerts'.

Educational Opportunities: monthly newsletter with all of the League's educational offerings.

Common Shares: quarterly newsletter produced by LCUL for smaller credit unions.

Misc. Communications

League Updates

Press Releases

Disaster Preparedness Resources/Updates

Monthly Marketing Toolkit

This resource provides ready-to-go content to help increase member engagement via your communication channels. Each toolkit includes articles, social media posts, and graphics. Additionally, we share our latest media monitoring to help spark media outreach ideas.

Communications Assistance

LCUL provides a number of templates when communicating to your members. Additionally, we can assist in writing articles, press releases, speeches, and more.

Media Inquiries

LCUL coordinates interviews, provides talking points, statistics and more. Your membership enables us to have **THE EHRHARDT GROUP** on retainer for all of your public relations needs. We also monitor media across the state and provide a quarterly report upon request.

COMPLIANCE

Compliance Hotline

LCUL offers telephone access to credit union attorneys with **KUDULIS, REISIGNER, & PRICE, (KRP) LAW FIRM** who answer questions about compliance and operational issues. As a strategic partner, KRP also offers discounted pricing on services for member credit unions.

Compliance InfoSight

Credit unions have access to this online resource delivering accurate, concise and detailed information and policies on the vast array of compliance issues.

ComplySight

Credit unions can subscribe to this web-based compliance management tool that streamlines the compliance process. It provides tracking, visibility and measurements to address compliance initiatives through a single application.

CU PolicyPro

LCUL offers access to a comprehensive suite of more than 200 customizable policies to help you manage ongoing compliance and operational challenges.

RESEARCH & INFORMATION

Callahan's CU Analyzer

As an affiliated credit union, your employees have access to Callahan's *CUAnalyzer*. Unlike other financial analysis tools that presume a high degree of financial literacy, *CUAnalyzer*'s charts and graphs, combined with its 5-star performance rating system, analytical text, and ratio definitions put performance in context.

Your Financial Analysis Resource: *LCUL's CU Support Team can help you dive into CUAnalyzer and work with you to look at specific financial analysis such as peer budget comparisons, ratios, and other financial basics.*

Louisiana Bank/Credit Union Rate Daily Comparison

Credit unions have access to weekly deposit and monthly loan/fee averages, allowing you to compare your rates to those of banks and other credit unions.

Louisiana Credit Union Profiles & Milestones

The League works with CUNA's Economics & Statistics Department to analyze quarterly data submitted by credit unions to NCUA and then provides a quarterly report.

Compensation Survey

LCUL sponsors a compensation survey to gather information on the salary and benefits offered by Louisiana credit unions. The report provides comprehensive data on credit union employees in detail to be useful in decision making.

COLLABORATION & COOPERATIVE INITIATIVES

LOUISIANA CU FOUNDATION

AID IN DISASTER RELIEF FUND: available to assist our credit union employees that are impacted by a natural disaster. Money from the designated disaster relief fund gets distributed directly to those in need so they can stabilize their lives and continue to serve their members.

PROMOTE PROFESSIONAL DEVELOPMENT: The Louisiana CU Foundation awards scholarships and financial assistance to smaller credit unions for LCUL educational events.

LUCKY LAGNIAPPE SAVINGS

Designed specifically for Louisiana credit unions, the Lucky Lagniappe Savings Account allows members to receive entries into prize drawings just for saving small amounts of money. LCUL administers the prized-linked savings program while your credit union receives great public relations exposure, new memberships, broader product penetration with existing members, and fulfills the credit union mission.

SHARED BRANCHING

Louisiana's CU Cooperative Branching, LLC network provides credit union members access to more than 160 locations in Louisiana and more than 5,500 locations nationally. You have the option to open branches as outlets and acquire transactions for additional revenue.

THE RAIFFEISEN GROUP

Credit union trade associations from seven states joined together to form the Raiffeisen Group, LLC (TRGroup), a strategic alliance creating a marketplace of 800+ credit unions. While not a merger, this alliance allows us to pursue business partnerships and collaborative ventures that would not otherwise be possible through group pricing. The company is currently evaluating several products and services to determine their potential to benefit credit unions.

ADDITIONAL INITIATIVES

Chapter Program: Louisiana's chapters promote unity among credit unions through communication, training, career development, networking, and participation in community, state, and national projects. Chapter meetings offer education and networking for credit union management and volunteers.

Peer Group Program: LCUL's Peer Group Program is a platform for Louisiana credit union professionals to connect, share ideas and resources, and develop business opportunities in the areas of: *Compliance, Marketing/Business Development, Member Business Services, and Young Professional Network.*

Small Credit Union Development: discounted costs for education programs, grant assistance information, consulting, and additional resources.

BUSINESS SOLUTIONS

STRATEGIC PARTNERSHIPS THAT DELIVER VALUE & SAVINGS

Your League forms strategic partnerships to help you compete in today's financial environment. These partners are deeply committed to you and your members, providing premier solutions at **discounted pricing**. In addition, they give back to the movement in many ways, from financial investments to time and resources to fight for those things that will help your credit union serve, grow, and prosper. Through these partners, LCUL has built a portfolio of business solutions. Here are just a few of the opportunities:

ATM Worldwide	Dollar Associates
ALICE Training Institute	FIS (Fidelity Info Services)
Catalyst Corporate	Growth By Design
ComplySight	John Floyd & Associates
CO-OP Financial Services	Kudulis, Reisinger, Price Law Firm
CSS (CUNA Strategic Services)	LA CUSO
CU Strategic Planning	LEO CyberSecurity
CUCB (Shared Branching)	LSC (League Services Corp)
CULIANCE	Office Depot
CUNA Mutual Group	The Kullman Firm
CUSG (CU Solutions Group)	

ATM/EFT CARD SERVICES Electronic Funds Transfer Technology Services available through your league:

- Credit Cards
- Debit Cards
- CUMoney Gift Cards
- CUMoney Reloadable Cards
- CUMoney Visa Travel Money
- CUMoney Family Card
- Everyday Spend Cards
- NewGen Prepaid Debit Card
- Mobile Solutions
- Outsourced ATM's
- Surcharge Free ATM Network

For more information on our partners, please visit the Product & Services Directory webpage under the Business Solutions section of LCUL's website.