Early Bird Discounts EXTENDED for Our 82nd Annual Meeting & Convention, Inspire 16!

HIGHTSTOWN, N.J. – Early Bird registration for registrants and guests has been EXTENDED until Friday, September 9, 2016 for our 82nd Annual Meeting & Convention, Inspire 16, taking place October 16-18, 2016! Get inspired with us and fellow New Jersey credit union leaders at the beautiful Golden Nugget, Atlantic City, N.J.

We are also offering Small Credit Union pricing for credit unions with assets under $10 million.

This year we have added BSA Training for Board of Directors at a bargain price of $25.00 per person (in addition to the convention registration fee). This requires pre-registration and the fee includes the issuance of a certificate of attendance.

Register today by using this link. There you'll also find hotel information, session descriptions, speaker bios, and everything you'll need to know about this year’s Conference! We are using new event registration software called Cvent.

Check out this brief tutorial on how to register!

Only 5 More Fundraisers Needed to Successfully Meet the CU4Kids 20th Anniversary Challenge!
For its 20th anniversary, Credit Unions for Kids (CU4Kids) posed a challenge to credit unions in New Jersey with the goal of creating 20 new fundraisers to commemorate the organization's 20th anniversary of supporting Children’s Miracle Network Hospitals! New Jersey credit unions have successfully completed 15 new fundraisers to date, now we just need five more to meet the challenge!

Thank you to the 14 New Jersey credit unions that joined the League in hosting new fundraisers:

1. Advanced Financial FCU – World’s Finest Chocolate Sales
2. Bay Atlantic FCU – Bake Sale
3. Bridgeton Onized FCU – Weekly Jeans Day for Employees in July and Donation Cans in their Lobbies
4. Campbell EFCU – Staff fundraiser: “Breakfast with the Boss”. Staff member’s donation will grant them breakfast prepared by the CEO. Member fundraiser: Candy sales
5. Credit Union of New Jersey – Jeans Day
6. Deepwater FCU – Coin Collection
7. Elizabeth Firemen’s FCU – Balloon Campaign
8. First Atlantic FCU – Dunk Tank
9. Lakehurst Naval FCU – Prize Drawing
10. Members 1st of NJ FCU – Week Long Sale of Baked Goods, Popcorn, Candy, and Lemonade
11. MidState FCU – Guess the Number of Candies in the Jar
12. Monmouth County Postal ECU – Holiday Icon Campaign
13. New Jersey Credit Union League – Balloons and Chocolate Bar Sale
14. Parlin DuPont Employees FCU - Guess the number of Candies in the Jar
15. Raritan Bay FCU – Jeans Day and Candy Sales

If you are a current supporter and already do a fundraiser, try a new one! If you haven’t participated in the past, pick any of the fundraisers below or create your own!

Here are some ideas on how to get involved!

- Jeans Days
- Icon Campaigns
- Bakes and Bake Sales
- Miracle Challenge
- Shopping for Miracles
- Coin Canisters
- BBQ
- Bowling Tournament
- Extra Life Gaming Tournament
- Workplace Giving
- Walks/Runs

CU4Kids is so excited and grateful to be celebrating 20 years of partnership between Children’s Miracle Network Hospitals and credit unions!

Questions? Contact Nicole if you are in the Children’s Specialized Hospital market at 908-389-5602 or nfulmino@childrens-specialized.org, or Lisa if you are in the Children’s Hospital of Philadelphia market at 215-590-0322 or rabbittl@email.chop.edu.

If you are interested in being a part of Credit Unions for Kids Day, or any of the events above, fill out this form and send it to the
CUAC Talks Debt Collection, Cordray Praises CU Financial Literacy Efforts

WASHINGTON – The Consumer Financial Protection Bureau’s (CFPB) Credit Union Advisory Council (CUAC) held its semi-annual meeting Thursday. Aspire FCU CEO Tom O’Shea is a member of the council, which advises the bureau on how its programs are impacting credit unions.

Debt collection and financial literacy dominated the discussion at last week’s meeting.

CFPB Director Richard Cordray said during his opening remarks that credit unions are “pace-setters” when it comes to consumer education, and are leaders in youth financial education.

During his remarks, Cordray also highlighted a Financial Industry Regulatory Authority national financial capability study. The study showed that half of those participating did not have 3 months of emergency savings and more than a third said they likely would not have enough money to cover an unexpected expense of $2,000.

The statistics are in line with concerns credit unions and CUNA have brought to the CFPB about allowing safe and affordable small-dollar credit options from credit unions to remain uninhibited.

During the open session, the council also discussed debt collection practices. CUAC members highlighted a number of differences between credit union communication and debt relief efforts with distressed consumers and for-profit third-party debt collectors.

More information on the meeting can be found on CUNA’s Removing Barriers Blog. Video of the meeting will be posted to the CUAC Web site in the coming weeks.

Last Chance to Register for the South-Central Chapter Meeting Next Week

South-Central Chapter Meeting
September 13, 2016
5:30 PM Cocktails, 6:00 PM Dinner

MILLSTONE TOWNSHIP, N.J. – The South-Central Chapter meeting is a week away on Tuesday, September 13 at Tommy’s Millstone Inn in Millstone Township. Join the chapter for a meeting featuring NJCUL Marketing & Communications Manager Marissa Anema as she discusses how credit unions can give back to local communities and schools with the NJ Credit Union Reality Fair program.

The meeting will begin with cocktails at 5:30 p.m. with dinner following at 6 p.m. The cost to attend is $35.00 per person.

Click here for the full registration form with menu options.

Please contact Pam Elliot at 732-267-2902 or
The registration deadline is TODAY, September 6th, 2016.

Chapter meetings are not limited to credit unions in that chapter only. All meetings are open to any NJCUL member credit union, regardless of their chapter affiliation. Please feel free to attend any chapter meeting to mix and mingle!

More Chapter information as well as the dates of all upcoming Chapter meetings is available on the League Web site.

Please note: Only New Jersey Credit Union League Business Partners are able to attend New Jersey Credit Union League Chapter events and meetings.

USC Credit Union, Yoobi, and CO-OP Financial Services Partnering on Initiative For Schools in Need

Program Kicking Off With Start of USC’s Fall 2016 Semester

RANCHO CUCAMONGA, Calif. – With classes back in session at the University of Southern California, USC Credit Union (USCCU) is initiating a unique effort to help provide schools in need with both classroom supplies and financial literacy education.

USCCU is working with Yoobi, a school and office supplies company that gives back, in a partnership organized by CO-OP Financial Services.

For every Yoobi item purchased at yoobi.com using an exclusive USCCU members and staff discount, the company will donate a Yoobi item to a classroom in need in the U.S. USCCU will help donate financial education tools. The financial literacy tools will be distributed as Money Mammals Kits and will help elementary educators teach students and their families how to be smart about their finances.
“USC prides itself on equipping its students to make a positive difference in the world, and particularly in the communities that the university is a part of,” said Gary Perez, USCCU president. “We are delighted to serve as the first credit union for what could serve as the foundation for a nationwide effort to provide young people with school supplies and financial education.”

Yoobi products are designed to engage students with their vibrant colors and unique designs, and the company is also committed to “giving back” by donating supplies for every item purchased.

“With Yoobi, our goal is to make school supplies phenomenal, while solving an important problem along the way: providing fundamental access to those in need,” said Ido Leffler, co-founder and CEO of Yoobi. “We are excited to be partnering with CO-OP and USCCU to encourage financial education at a young age, which we hope will lead to better decisions by students throughout their lives.”

A lack of access to school supplies is a fundamental issue for students and teachers nationwide. A total of 92% of teachers purchase classroom supplies out of their own pockets, spending almost $500 on average, and totaling $1.6 billion a year.

Based on the results of this initial effort with USCCU, CO-OP intends to make the program available to its client credit unions nationwide.

“There is a true difference between credit unions and other financial institutions, due to their history and status as not-for-profit businesses dedicated to the betterment of their members and their communities,” said Todd Clark, president/CEO of CO-OP. “With tools and partnerships such as this, credit unions can have an impact – both from a business standpoint and a social responsibility standpoint – on a scale much larger than themselves.”

Get the Most from CU Policy Pro with Training at the League!

Compliance Roundtable:
CU Policy Pro Users Training
September 21, 2016
10:00 a.m. - 3:30 p.m.

Come join CU Solution Group’s Technology Product Manager, Mary Ann Koelzer, for CU Policy Pro user training on September 21, 2016.

Learn how to get the most from CU PolicyPro, an online resource with more than 200 credit union specific model operations policies. Because your credit union is unique, CU PolicyPro not only includes the model policy content, but a full policy management system that lets you customize any model policy to fit your credit union’s individual operations.

Get familiar with Infosight at this session as well. Today’s compliance needs are more complex than ever and your credit union must be diligent in its efforts to remain compliant with changing regulations. You need current compliance information on a daily basis and InfoSight can provide the comprehensive information and assistance
you need to help you remain compliant. InfoSight provides easy to understand summaries of today’s most important compliance topics, as well as checklists, FAQs, links to laws and regulations, links to related resources and links to CUNA’s e-Guide.

**Facilitator:** Mary Ann Koelzer, Technology Product Manager at CU Solutions Group

The session will take place from 10:00 a.m. to 3:30 p.m. and will include lunch. Join us “live” at the League office or via conferencing at Atlantic FCU in Kenilworth or Members 1st of NJ FCU in Vineland. The cost to attend is $25.

There is also a 50% discount for credit unions below $10 million in assets.

Attend a single session or attend them all! Check out the agenda [here](#). Click [here](#) for more information.

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**Bruce Foulke, President/CEO of American Heritage FCU Elected as Treasurer of WOCCU**

PHILADELPHIA – On July 19, 2016 Bruce K. Foulke, President/CEO of American Heritage FCU, was elected as Treasurer of the World Council of Credit Unions (WOCCU) during its World Credit Union Conference Annual General Meeting in Belfast, Northern Ireland.

Foulke joined WOCCU’s advisory committee, became a board member back in 2012, and has been instrumental part of their cause and awareness.
Newly elected Treasurer of WOCCU Bruce K. Foulke, President/CEO of American Heritage FCU at the World Credit Union Conference Annual General Meeting in Belfast, Northern Ireland.

Since 1979, Foulke has been President/CEO of American Heritage Federal Credit Union. His career began when American Heritage was a $4 million, four employees, 4,000 member credit union. Today, the credit union boasts over $1.769 billion in assets over 150,000 members with 500 employees, 32 branches and over 800 sponsor companies. Foulke earned his Bachelor’s Degree in Political Science and Business Administration from North Carolina State University.

The nationwide Stop the Data Breaches grassroots campaign continues. CUNA and the NJCUL are encouraging all credit union professionals, volunteers and members to email their lawmakers in Congress.

Credit Unions, Mark Your Calendars

HIGHTSTOWN, N.J. – The New Jersey Credit Union League would like you to mark your calendars for these upcoming events:

**NJCUL Education**

September 13 -- VirtualCorps Webinar: Deposit Pricing

September 20 -- VirtualCorps Webinar: Standardizing the ALCO Process

September 21 -- Compliance Roundtable: CU Policy Pro Users Training

October 4 -- Executive Leadership Series: Creating Drama Free Teams That Gets Results

October 11 -- VirtualCorps Webinar: A New Way to Look at Liquidity at Your Credit Union

October 18 -- VirtualCorps Webinar: How to Pay for Rising Employee (EBO) Costs

November 8 -- VirtualCorps Webinar: ALM Part 4: Case Studies in IRR – Strategies for Managing Interest Rate Risk

November 15 -- VirtualCorps Webinar: Loan Participations: The Ins & Outs

December 13 -- VirtualCorps Webinar: Proven Strategies for Growing Loan & Enhancing Yields: Part 2

**Industry Events**
September 13 -- South-Central Chapter Meeting: Reality Fair Volunteerism

September 17 -- Annual RCDCU Bike-A-Thon for Prostate Cancer

October 6 -- North-Central Chapter Meeting: Meet the NJCUL CEO & Strengthen Your Investment Portfolio

October 16-18 -- 82nd Annual Meeting & Convention at The Golden Nugget Atlantic City

October 18 -- CUNA Mutual Group Discovery Conference

October 20 -- International Credit Union Day