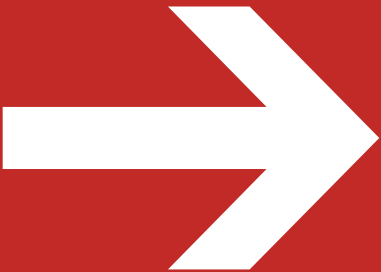


A GUIDE TO FCUL'S SMALL CREDIT UNION PROGRAM



Horizons

A program for credit unions with assets up to \$25 million.



FCUL



FCUL'S SMALL CREDIT UNION PROGRAM

WHAT IS THE HORIZONS PROGRAM?

With increased competition from other financial institutions and rapid changes in technology, small credit unions have their work cut out for them. And more often than not, these credit unions find themselves going into battle with limited professional and financial resources.

At the Florida Credit Union League, we understand the challenges that small credit unions face and how their success is important to credit unions of all sizes. With this in mind, the League introduced the Horizons Program in 1996. This program provides affiliated small credit unions - defined as credit unions of less than \$25 million in assets - with operational assistance through advisory relationships, educational opportunities, and discounted services. The program also provides help to credit unions with staff training needs and operational issues.

By utilizing the program, an affiliated small credit union will find a support system from an entity that shares its vision of purpose and success in the credit union movement, and one that offers the resources that can be used to supplement a small credit union's everyday business success.

FCUL SMALL CREDIT UNION RESOURCES

WHAT DOES THE PROGRAM OFFER?

→ Planning sessions and consulting

Strategic planning sessions help small credit unions develop their strategic business plan for the future and save money based on the discounted planning session fees. Through a League facilitated planning session, a credit union is able to comprise an annual vision for future growth. Such a session is made up of four sections: education to help understand the economic and regulatory climate in which credit unions operate; customized financial analysis based on the credit union's financials with written business recommendations; a SWOT analysis; and a prioritization of opportunities. Such a session provides insight into how a credit union's numbers compare to its peers in relation to loan-to-assets, delinquent loans-to-loans, net charge-offs-to-loans, unsecured loans, automobile loans, and other such areas.

→ Mentoring program

Credit unions and individuals in each of the FCUL Chapters are available to work as mentors to Horizons credit unions. If a small credit union has an operational issue and is in need of some assistance in resolving it, the Horizons Mentoring Program is a perfect resource. FCUL maintains a database and pairs credit unions together according to their respective needs and areas of expertise. Assistance can be requested on a regular or as-needed basis. Utilization of this program produces a cost-effective and valuable learning resource when limited resources do not allow for an outside consulting firm or employee training.

→ Equipment marketplace

From time to time, credit unions have equipment to donate or sell at a discount to other credit unions. When such equipment becomes available, an email containing details on such equipment is sent to all Horizons credit unions.

→ Policy and procedures models

The League has assisted credit unions for a number of years in the development of policies that address regulatory and operational concerns. The majority of these policies have been designed with the small credit union in mind. From operational to lending policies, some examples include: lending, bankruptcy & collection, personnel, operations, and many more.

→ Fraud-Net

Fraud-Net (Fraud-Net.com) is dedicated as a resource for banking security professionals and the law enforcement community and is made possible by FCUL through the Florida Bankers Association. The system provides a platform for members of these groups to share information in the prevention of fraud. It also provides users with a secure platform on which to post and read alerts about criminal activities affecting financial institutions. This resource is provided at no cost to Horizons credit unions.

→ Compliance InfoSight

Compliance InfoSight is the most comprehensive source of online compliance information available...and is of no cost to FCUL affiliates. This valuable source of compliance and operational information is available 24/7 and is continuously updated to include the most current information on such issues. This site is the first and only site where credit unions can obtain state-specific and federal compliance assistance that is available for 12 states. Just go to www.fcul.org and click on *For Credit Unions, Florida Credit Union League*, and then *Regulatory Compliance*.

"The Horizons Credit Union Program has been invaluable to Putnam County Federal Credit Union in helping us provide training for our employees at world-class programs that we may not have otherwise been able to take advantage of. The process is facilitated by pro-active staff who have a genuine interest in the well being of credit unions such as ours and obviously take great pride in administering a program that helps us remain abreast of our competition."

**Bill Pember, CEO,
Putnam County FCU**

→ Performance assessment

Is your credit union or your staff experiencing performance issues? The solution may be more than training and KNOWMORE, the League's education department, has a proven process to identify performance issues and recommend paths for improvement. During an evaluation, a credit union's current state is assessed, identifying any barriers that might be standing in the way of the credit union achieving its goals. A report is then compiled featuring specific recommendations that may be used to enhance the credit union's performance. These recommendations might be as simple as the addition of a fax machine more centrally located; or as complex as employees being trained to improve communications between themselves and improving teamwork in the organization.

→ **To find out more about FCUL's Small Credit Union Program, Horizons, call 800.342.1266, ext. 1052, email connie.stoutamire@fcul.org, or visit www.fcul.org.**

FLORIDA CREDIT UNION FOUNDATION

HOW CAN THE FOUNDATION HELP?

Over the years, the Florida Credit Union Foundation has seen its mission broadened, contributions increased, and opportunities expanded in its effort to assist the credit union movement. Small credit unions can benefit greatly from this resource by applying for scholarships that will allow them the means to attend various education and training events such as:

→ FCUL Annual Convention & Exposition

FCUL's annual meeting provides a variety of educational sessions relevant to a credit unions success. It also is an opportune time to network with peers about best practices, current issues, and much more.

→ CUNA Governmental Affairs Conference

This is the credit union movement's premiere political event. With governmental and regulatory-focused programming, sessions lead by notable national politicians, Capitol Hill visits, and a renowned exhibit hall, it is a "must attend" event.

→ Education and training (FCUL and CUNA events)

Both CUNA and KNOWMORE, FCUL's education department, offer a diverse selection of workshops, seminars, webinars, and more for which a scholarship can be applied.

→ FCUL Small Credit Union Conference

Especially structured for small credit unions, this conference brings pertinent information on topics and issues small credit unions face in the real world.

→ To apply for a scholarship, go to www.fcul.org and click *For Credit Unions* then *Florida Credit Union Foundation*. Under *Scholarships*, click on *Scholarship Application* for Horizons credit unions to download an application.

"I have worked in credit unions many years, and most were able to afford expenses required to attend sponsored seminars, etc. When I joined the staff of Tallahassee FCU, I realized, this small credit union didn't have the funds to allow me to attend the seminars I thought necessary for enhancing overall operations.

Connie Stoutamire, Director of Horizons, told me I COULD attend these seminars with a scholarship from the Foundation. Having the opportunity and monetary assistance has allowed me to attend these seminars and bring back to our credit union valuable information necessary in these trying economic times."

**Fran Fletcher, President/CEO,
Tallahassee FCU**

CUNA SMALL CREDIT UNION RESOURCES

DOES CUNA HAVE RESOURCES TOO?

CUNA offers small credit unions discounts on many projects, customized offerings, and scholarship opportunities to online programs and conferences. Listed below are a few that are offered:

→ CPDOnline Scholarship

All staff, employees, and volunteers of small credit unions with \$20 million in assets and under are eligible to apply for this scholarship which could cover up to \$3,000 for a year-long Standard Membership to CPDOnline. With this membership, your credit union will gain access to more than 160 online courses for staff and managers to use for an entire year. This includes VAP, STAR, and MERIT courses.

Scholarships are awarded on a needs-basis. Exams must be purchased separately as this scholarship is for a CPDOnline membership providing course access only.

→ CPD Webinars

Choose from a wide range of convenient, relevant webinars for all your credit union needs. *Credit unions under \$10 million in assets are eligible for a \$50 discount per webinar.*

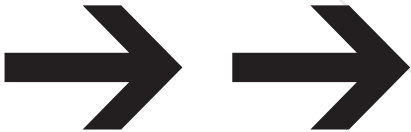
→ PCA Checkup

This is the ideal planning tool and/or board education tool. Your PCA Checkup calculates your credit union's net worth ratio and uses a series of tables and graphs to summarize the interactions between earnings, asset growth, and net worth over time. *The PCA Checkup costs only \$25 for credit unions under \$35 million in assets.*

→ Benefits of Membership report

This customized report shows how much money your credit union puts in members' pockets. Use your report to: cement current member relationships; attract new members; show policy makers the credit union difference; track your performance over time; and enhance advertising, promotions and public relation efforts. *The Benefits of Membership Report costs only \$100 for credit unions under \$35 million in assets.*

→ For more details on CUNA's small credit union resources, visit www.cuna.org and click on *Small Credit Union Resources*.



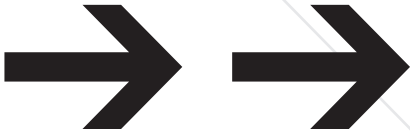
“Every credit union qualifying for FCUL’s Horizons Program should consider how it can both contribute to and partake of the benefits of this cooperative effort. When your resources are limited, Connie and her group is just a phone call away to provide valuable assistance. Last year, she assisted our credit union with a financial scholarship which allowed me the opportunity to attend CUNA’s GAC and hike-the-hill to lobby our representatives in Washington DC. I’m sold on the Program and I avail myself and the expertise of our staff to sister credit unions in Florida needing operational help or management advice.”

**Bill Williams, President/CEO
Florida Baptist Credit Union**



“This program is so valuable. We would not have been able to go to many of the educational programs without the scholarships. It is very difficult for a small credit union to be able to afford conferences, but yet they are so important so that we can continue the credit union movement. The knowledge we have received is fantastic and has helped my staff and me improve and be able to give our members the best service available. Because of the program we can continue the credit union philosophy of “People helping People” I am extremely grateful for the Horizons Program.”

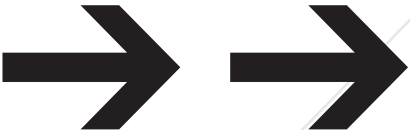
**Debbie Woodson, CEO
DBCC FCU**



"This was the first [FCUL Annual] Convention that I have been able to attend because of the scholarship [from the Florida Credit Union Foundation]. We try to keep our expenses low; therefore, we don't budget a large amount for meetings and travel expenses. It was very beneficial for me to be able to attend the Convention, and to interact with other credit union colleagues.

We really appreciate all the help we have received from the Horizons Program."

Judy B. Surles, Manager/CEO
Jefferson County Teachers Credit Union



"If I had not received a scholarship from the Florida Credit Union Foundation I would not have been able to attend the [FCUL Annual] Convention in Orlando in June of this year. This was my first time attending and now I know how much I have been missing in the past. I met people I have spoken to on the phone, but never met. I was able to speak to a representative from the Federal Reserve at their booth and, with their help, able to resolve a problem we have been having since September 2005.

I have asked for help numerous times from Connie and the staff and they have always gone over and beyond what I need."

Diane Marchant, Manager
Calhoun-Liberty ECU

→ Want to find out more about FCUL's Small Credit Union Program?
Call 800.342.1266, ext. 1052 to speak to the Horizons Director or visit
www.fcul.org.

Horizons

A small credit union's best resource.

