

Official



87th



CONNECT '23

West Virginia Credit Union League  
87th Annual Meeting  
Charleston, WV  
April 20-22, 2023



**EMBASSY  
SUITES**  
by HILTON™

*West Virginia Credit Union League*

**Group Code: WVC**

*Embassy Suites Hotel by Hilton*

300 Court Street ~ Charleston, WV 25301

[www.EmbassySuitesCharlestonWV.com](http://www.EmbassySuitesCharlestonWV.com)

The Embassy Suites Hotel has reserved a block of suites at the rate of **\$139.00**

To reserve a suite at this rate, **please make your reservation by 04/15/2023** by calling 1-800-EMBASSY or **304-347-8700** or go online to [www.embassysuitescharlestonwv.com](http://www.embassysuitescharlestonwv.com). You can add your group code by clicking on special rates, enter **WVC** in the group code box. After 04/15/2023 the rooms will no longer be available at the rate listed above. Please note that the Embassy web site details points of interest in the Charleston area.

You must use the 3-letter code **WVC** - when making reservations to receive the discounted rate.

**Click on this link to make reservations with the discounted rate:**

<https://www.hilton.com/en/book/reservation/deeplink/?cityhocr=CRWEMES&groupCode=WVC&arrivaldate=2023-04-20&departuredate=2023-04-22&cid=OM,WW,HILTONLINK,EN,DirectLink&fromId=HILTONLINKDIRECT>

Guestroom rates for the convention are \$139.00 per night for single/double occupancy plus applicable 7% sales tax and 7% city business and occupancy tax. **In order to be exempt from these taxes, payment must be made through a credit union company check or credit union company credit card. If credit unions are tax exempt, You may bring a completed copy of the state tax exemption certificate and a completed city tax exemption certificate for each individual reservation and present to the front desk at check-in. Taxes WILL NOT be removed without the appropriate payment method and exemption paperwork.**

Check-In time is **4:00 PM** and Check-Out time is **12:00 PM**. Requests for early arrival, late departure, room type or floor assignments cannot be guaranteed. Reservation must be cancelled the day prior to arrival to avoid charges.

The **complimentary breakfast** is available Weekdays 6:00 AM – 9:00 AM and Weekends 7:00 AM – 10:00 AM. The breakfast includes a made-to-order omelet station along with your favorite breakfast items.

Join us for the Manager's Reception from 5:30 PM – 7:00 PM each evening. This includes **complimentary cocktails, non-alcoholic beverages, hors d'oeuvres and light snacks.**

Embassy Suites offers a **complimentary shuttle** to and from Yeager Airport, and \$5 per person shuttle within a 5 mile radius of the hotel. Also available is an indoor pool and exercise facility and a 24-hour business center.

# Schedule of Events



## THURSDAY 4-20-23

- 9:00 am Board of Directors Meeting
- 1:00 pm **Golf Tournament (Separate fee and registration)** Little Creek Country Club, So. Chas.  
Sponsored by CUNA Mutual Group
- 7:00 pm — 8:30 pm **Exhibits open in Ballroom**  
Cocktail reception sponsored by CUNA Mutual Group
- 8:30 pm — 10:00 pm **Live Charity Auction in Ballroom**  
Refreshments sponsored by Glia & RA Business Solutions

## FRIDAY 4-21-23

- 8:00 am — 10:00 am. **Complimentary Breakfast in Atrium**  
Sponsored by CUNA Mutual Group
- 8:00 am — 10:00 am. **Exhibits Open**
- 10:00 am — 11:15 am. **The Seeds of Opportunity: *Reinventing Your Business Model after the Pandemic***  
Tim Harrington, TEAM Resources
- 11:15am—12:00 pm. **Exhibits Re-open**
- 12:00 pm. — 1:00 pm. **Group Luncheon in Atrium** Ticketed Event
- 1:15 pm — 2:30 pm. **Being a Credit Union that Matters: *How to Build a Purpose and Brand Consumers Will Love***  
Tim Harrington, TEAM Resources
- 2:45 pm —4:00 pm **Financial Well Being For All**  
**Jamie Chandler, FinHealth Director, *National Credit Union Foundation***  
Special thanks to John M. Floyd and Associates for sponsoring our Friday refreshment center.
- 6:30 pm —9:00 pm. **Banquet / Entertainment in Ballroom** (Doors open at 6:00 pm.) **Ticketed Event**  
**Track 9 to perform following dinner**  
**A fair and festival fan favorite featuring songs from across five decades**  
Entertainment sponsored by Volunteer Corporate CU

## SATURDAY 4-22-23

- 8:00 am — 9:00 am. **Complimentary Breakfast in Atrium**—All registered participants are invited to attend  
Sponsored by Federal Home Loan Bank Pittsburgh
- 9:00 am — 10:00 am. **Business Meeting and Awards Presentation in Ballroom**  
Presentation of all awards and certificates including William Bryan Hawkins & Pacesetter Awards  
**Meeting concludes following Business Meeting**

\*Subject to change

10:00-11:15 am. Ballroom

**Tim Harrington, TEAM Resources**

***The Seeds of Opportunity: Reinventing Your Business Model after the Pandemic***

In early 2020, credit unions experienced THREE years of digital change in FOUR months. The pandemic forced us all to learn to serve digitally and remotely much better, much faster. And now... the world no longer compares you to the bank down the street, they compare you to Google and Apple. "Can I open my account, get my loan or make a deposit as easy as I can do stuff on Google? And when I have a problem, can someone help me like Amazon? That's what the market wants...no matter your size. But as Tim reminds his listeners and clients, "In the center of every catastrophe lie the Seeds of Opportunity." This talk will share with you strategies, tactics and products that can keep you in the Game and relevant in the minds of Digitals, Millennials and the now more demanding Gen X and Boomers.



**Exhibits reopen at 11:15 am.**

1:15-2:30 pm Ballroom

**Tim Harrington, TEAM Resources**

***Being a Credit Union that Matters. How to Build a Purpose and Brand Consumers Will Love.***

Your credit union operates in a crowded financial marketplace. How do you compete against mega banks and FinTechs? The marketplace must know you and know what you offer that they can't get elsewhere. Brand is more than marketing. It is a combination of offering something people want, creating a culture that cares, informing the marketplace of what you do, and delivering on your promise. For a credit union, it all comes down to your credit union's unique take on People Helping People, your PURPOSE. Your credit union needs to define its own social purpose, connect that to a need in your market, live the purpose daily, and watch as members once again engage with your credit

# Friday Presenters

union. You need to sell more than 'banking' products; you need to sell a connection with your members. That is critical. And when you get it right, your business will thrive, even against the biggest competitors. In this session, we will look at highly successful Purpose Based businesses in the U.S. and learn the value of competing, not on product, but on Purpose.

2:45-4:00 pm Ballroom

**Jamie Chandler, CCUFC, FinHealth Director, National Credit Union Foundation**

***Financial Well Being For All***

Credit unions were established to ensure everyone had access to safe, affordable financial services. Almost a century later, the need is as great as ever. Credit unions can thrive by meeting members where they are in their individual financial journey, with the right solutions at the right time. This seminar will introduce our 4 Step Quick Start Guide to implementing an integrated, impactful financial well-being strategy.



## Banquet Entertainment

### Track 9

Track 9 is a nine-piece ensemble including three horns and six lead vocalists.

A fan favorite of fairs and festivals, Track 9 weaves their talents into fun filled outings punctuated with songs across five decades including musical styles from country, R&B, Soul and onto straight Rock.

Join us for the banquet...stay for the show!



# Changes to Sales Tax Exemption Procedures for Embassy Suites 2023 League Annual Meeting

In order to obtain the hotel lodging city and state sales tax exemption, the Embassy Suites Charleston has requested that credit unions paying with a credit union check or credit card complete both the City of Charleston and West Virginia Streamlined Sales and Use Tax Agreement included in the Official Call.

## **Direct Billing Option**

If your credit union has arranged direct billing , the forms will to be completed and sent in advance to the hotel. (Usually done by CUs with multiple rooms)

## **Pay at time of check-in option**

Credit unions paying upon check-in will bring the completed forms and submit to the Embassy Suites upon check-in. (Typically done by credit unions with less than five rooms and bring credit union payment with them.)

## **City Sales Tax Exemption Form (One form per guest room)**

One guest per hotel room will need to complete and sign the City of Charleston form and turn it at the hotel registration desk. This guest would be the credit union official or staff.

## **State Sales Tax Exemption Form (One form per credit union)**

Only one form needs to be completed per credit union and turned in at the hotel registration desk.

Please feel free to contact Rich Schaffer (rschaffer@wvcul.org) 1-800-642-1946 at the League office in advance with any questions.



# City of Charleston Office of the City Collector

915 Quarrier Street, Suite 4 • Charleston, West Virginia 25301 • Phone: 304-348-8024 • Fax: 304-347-1810  
[www.charlestonwv.gov](http://www.charlestonwv.gov) • Email: [citycollector@cityofcharleston.org](mailto:citycollector@cityofcharleston.org)

## HOTEL OCCUPANCY TAX EXEMPTION CERTIFICATE

### Instructions for Applicant:

All hotels located within the City of Charleston are required to impose a six percent (6%) occupancy tax on any consumer occupying a hotel room in the city. Rooms **paid directly** by the Federal government, State of West Virginia or one of its political subdivisions are exempt from the tax. 501(c)(3) non-profit corporations, churches or other non-profit organizations that may be exempt from state sales tax **ARE NOT** exempt from the occupancy tax.

Check the appropriate reason for your tax exemption in Section I, and provide all of the information requested in Section II. Sign and date the certificate, and present to the desk clerk upon your check-in at the hotel. **You must present a tax exemption certificate for each stay no matter how often you may frequent a hotel.**

### Section I (Please check one of the following):

- I am an **employee** of the United States government staying at this hotel on business related to my job with the occupancy charges **billed to and paid directly** by the United States government.
- I am an **employee** of the State of West Virginia, or one of its political subdivisions staying at this hotel on business related to my job with the occupancy charges **billed to and paid directly** by the State of West Virginia or one of its political subdivisions. (Use of a government issued purchase card "P-Card" applies.)
- I am an **employee** of a state or federal credit union staying at this hotel on business related to my job with the occupancy charges **billed to and paid directly** by the applicable state or federal credit union.

### Section II

Name of Exempt Organization: \_\_\_\_\_

Name of Occupant: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Method of Payment (please circle):                      Credit Card / Check

First Four Digits of Credit Card: \_\_\_\_\_ Sixth Digit of Credit Card: \_\_\_\_\_

Name on Checking Acct: \_\_\_\_\_ Check No: \_\_\_\_\_  
(Must match organization name above)

<u>Occupant Declaration</u>	
By signing below, I do hereby certify, declare and attest, under penalty of perjury that I am exempt from the City of Charleston Hotel Occupancy Tax for the reason checked in Section I above.	
_____ Signature	_____ Date

<u>Hotel Use</u>
Hotel Name: _____
Received By: _____
Date Received: _____

**This form must be presented to the desk clerk upon check-in and retained at the hotel.**



This is a multi-state form. Not all states allow all exemptions listed on this form. Purchasers are responsible for knowing if they qualify to claim exemption from tax in the state that would otherwise be due tax on this sale. The seller may be required to provide this exemption certificate (or the data elements required on the form) to a state that would otherwise be due tax on this sale.

The purchaser will be held liable for any tax and interest, and possibly civil and criminal penalties imposed by the member state, if the purchaser is not eligible to claim this exemption. A seller may not accept a certificate of exemption for an entity-based exemption on a sale made at a location operated by the seller within the designated state if the state does not allow such an entity-based exemption.

1.  Check if you are attaching the Multi-state Supplemental form.  
   If not, enter the two-letter postal abbreviation for the state under whose laws you are claiming exemption.
2.  Check if this certificate is for a single purchase and enter the related invoice/purchase order # \_\_\_\_\_.

3. **Please print**

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Name of purchaser \_\_\_\_\_

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Business Address _____	City _____	State _____	Zip Code _____
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Purchaser's Tax ID Number _____	State of Issue _____	Country of Issue _____
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If no Tax ID Number Enter one of the following:	FEIN _____	Driver's License Number/State Issued ID Number _____	Foreign diplomat number _____
		State of Issue: _____	Number _____

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Name of seller from whom you are purchasing, leasing or renting \_\_\_\_\_

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Seller's address _____	City _____	State _____	Zip code _____
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4. **Type of business.** Circle the number that describes your business
- |   |  |
|---|--|
| <p>01 Accommodation and food services</p> <p>02 Agricultural, forestry, fishing, hunting</p> <p>03 Construction</p> <p>04 Finance and insurance</p> <p>05 Information, publishing and communications</p> <p>06 Manufacturing</p> <p>07 Mining</p> <p>08 Real estate</p> <p>09 Rental and leasing</p> <p>10 Retail trade</p> | <p>11 Transportation and warehousing</p> <p>12 Utilities</p> <p>13 Wholesale trade</p> <p>14 Business services</p> <p>15 Professional services</p> <p>16 Education and health-care services</p> <p>17 Nonprofit organization</p> <p>18 Government</p> <p>19 Not a business</p> <p>20 Other (explain) <u>Credit Union</u></p> |
|---|--|

5. **Reason for exemption.** Circle the letter that identifies the reason for the exemption.
- |  |  |
|--|--|
| <p>A Federal government (department) _____</p> <p>B State or local government (name) _____</p> <p>C Tribal government (name) _____</p> <p>D Foreign diplomat # _____</p> <p>E Charitable organization # _____</p> <p>F Religious or educational organization # _____</p> <p>G Resale # _____</p> | <p>H Agricultural production # _____</p> <p>I Industrial production/manufacturing # _____</p> <p>J Direct pay permit # _____</p> <p>K Direct mail # _____</p> <p>L Other (explain) <u>12 USC Sect 1751</u></p> |
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6. **Sign here.** *I declare that the information on this certificate is correct and complete to the best of my knowledge and belief.*

Signature of Authorized Purchaser	Print Name Here	Title	Date
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# CREDENTIALIALS

**RETURN THIS FORM TO THE LEAGUE BY MARCH 20, 2023**

To: WV Credit Union League  
411 Cedar Grove Road  
Parkersburg, WV 26101

OR

Fax To: (304) 485-0573

Email: [mtant@wvcul.org](mailto:mtant@wvcul.org)

## 87th ANNUAL MEETING WEST VIRGINIA CREDIT UNION LEAGUE

CREDIT UNION: \_\_\_\_\_

**TO: CREDENTIALS COMMITTEE CHAIRMAN**

This is to certify the persons designated below are the Official Delegates and Alternates and are authorized to represent this credit union at the 87th Annual Meeting of the West Virginia Credit Union League on April 20 – 22, 2023.

### DELEGATES

Name: \_\_\_\_\_ Address: \_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_ Address: \_\_\_\_\_

\_\_\_\_\_

### ALTERNATES

(List only if alternates are attending)

Name: \_\_\_\_\_ Address: \_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_ Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
*Signature of Credit Union Board President*

\_\_\_\_\_  
*Signature of Credit Union Board Secretary*



# WV Credit Union League's 87th Annual Meeting - Registration Form

Preferred Method

[REGISTER ONLINE](#)

Credit Union: \_\_\_\_\_

Contact: \_\_\_\_\_

Please list each individual(s) from your credit union. Print name to appear on badge. Anyone attending from your credit union must be registered including League Directors, Credit Union Board of Directors, committee members, credit union employees, spouses and guests. Check boxes for each function they plan to attend. Advance registration and payment is required for all paid events. Registration Online Preferred.

Credit Union Employees Volunteers / Board of Directors	Delegate	Alternate	Volunteer / Board CU Employee	Thursday, April 20	Golf Tournament	Friday, April 21	Luncheon	Banquet	Spouse / Guest / Other	Thursday, April 20	Golf Tournament	Friday, April 21	Luncheon	Banquet

Paid Events Summary			
Event	Cost per Person	# Attending	
Golf Tournament	\$75		
Friday Luncheon	\$30		
Friday Banquet & Entertainment	\$50		
		Total	

**Please remit payment to:**

West Virginia Credit Union League  
411 Cedar Grove Road  
Parkersburg, WV 26104

**Please select payment method below:**

Check Enclosed \$ \_\_\_\_\_

ACH Option: Financial Institution \_\_\_\_\_ DDA/SAV

Routing # \_\_\_\_\_ Account # \_\_\_\_\_

in the amount of \$ \_\_\_\_\_

By signing this agreement, I authorize WV Credit Union League to initiate DB/CR entries to the account indicated above.

**Registration/Cancellation Deadline  
March 20, 2023**

\_\_\_\_\_  
Authorized Signature Date

# 32nd Annual Ronald R. Smurthwaite Memorial Golf Tournament



**2 Man Scramble Format**  
**Little Creek Golf Course**  
**Thursday, April 20, 2023 – 1:00 p.m.**

***Net proceeds to benefit WV Foundation Scholarships***

**Prize awarded to two-person team with lowest gross score.**  
**Hole prizes: Closest to the Pin and & Longest Drive**

**No need for separate registration!** Please indicate golfers on the Annual Meeting Registration form. Three ways to register: fax, email to [mtant@wvcul.org](mailto:mtant@wvcul.org), or online at [wvcul.org](http://wvcul.org)

Every effort will be made to arrange golfing “foursomes”. WVCUL reserves the right to arrange golfing “foursomes” as it sees fit for the good of tournament play.

Golfers must submit signed score cards to the clubhouse following play in order to be eligible for awards. In the event of a tie after 18 holes, score cards will be matched for the score on the last nine holes, last six holes (if needed), last three holes (if needed), and finally the last hole (if needed).

The participation fee is \$75 per person and is due no later than March 20, 2023.

All USGA rules apply except where local club rules apply.

Directions to Little Creek: 99 Fairview Drive, Charleston, WV 25309 (304) 746-4653

- Head southwest on Court Street toward Lee Street East
- Turn right onto Quarrier Street
- Continue onto Randolph Street
- Take I-64 to Kanawha Turnpike in South Charleston; Take exit 55 from I-64 West
- Turn left onto Pennsylvania S
- Use the left lane to take the US 119 S/Interstate 64W ramp to Huntington
- Merge onto I-64 W/US 119 S
- Take Exit 55 (towards VA-601
- Continue onto Kanawha Turnpike
- Turn left onto Spring Hill Avenue
- Continue straight onto Rumbaugh Road
- Little Creek on the left