



► REDISCOVER

o May | o 1-3 | o 2014

OFFICIAL CALL



► RECONNECT



► REFRESH

# Set Sail For Success

78TH WEST VIRGINIA CREDIT UNION LEAGUE ANNUAL MEETING

## What's on the horizon?

Credit unions are faced with many challenges. Be it increased regulations and competition, shrinking margins and member driven technology all of which have created a new playing field in the delivery of financial services. Likewise, credit unions are well positioned to serve people in need of financial services that are fairly priced and offer convenience.

What kind of leadership skills and strategies will be required to navigate through choppy waters and rough seas? What new regulations are facing credit unions? Where will the next generation of credit union leadership come from? What new opportunities are on the horizon? Hop aboard to discuss these and other hot topics facing our movement.



On October 30, 2013, the Waterfront Place Hotel marked 10 years of operation along the banks of the Monongahela River in Morgantown. The \$50 million development project opened in the summer of 2003. Bordering a scenic walking trail, the facility includes a 10,000-square-foot conference center, 205 guestrooms, an indoor pool, the Regatta Bar and Grill and the Rat Pack Lounge.

## Our Board Invites You...

After coming off a successful Annual Meeting in April 2013, the West Virginia Credit Union League Board again chose the Waterfront Place Hotel as the destination for the 78th Annual Meeting to be held in May of 2014. They invite all volunteer elected officials, staff, and guests to be part of the 2014 League Annual Meeting. Seated from left are: Mike Tucker, Treasurer; Ed Cosner, Director; Joetta Heck, Secretary; Donna Gordon, Chairman; League President Ken Watts; Dave Van Middlesworth, Director; Carol Johnson, First Vice Chairman; Harry DeVilling, Director; Tom Walker, Director; and, Lynne Teets, Second Vice Chairman.



# Come Aboard...we're expecting you!



You're invited to attend the 78th Annual Meeting of the West Virginia Credit Union League, Inc. to be held at the Waterfront Place Hotel in Morgantown, WV on May 1-3, 2014.

The business meeting will convene at 10:00 a.m. on Saturday, May 3, 2014 in the Platinum Ballroom of the Wa-

terfront Hotel which will serve as the official convention headquarters and all meetings will take place there.

## Delegates/Alternates

Representation at the annual meeting shall be by member credit unions in good standing as provided by Article VIII, Section 6 of the League Bylaws. Each credit union shall be entitled to be represented by two delegates and two alternates who shall be designated by the Board of Directors of said credit union. The certified list of delegates and alternates (duplicate credentials form) shall be filed with the President at the League office, 411 Cedar Grove Road, Parkersburg, WV 26104, **no later than thirty (30) days (April 3, 2014)** prior to the opening date of the meeting. The form for certifying delegates and alternates is included with this mailing. Delegates and alternates shall present their original credentials form to the Annual Meeting Credentials Committee for accreditation before being entitled to vote or otherwise participate in the annual meeting. All expenses of delegates and alternates must be borne either by the credit union they represent or by the individuals themselves.

## Meeting of the Board of Directors

A meeting of the new League Board of Directors will be held immediately after adjournment of the annual meeting as provided by the League bylaws for transaction of any and all business.

## Lodging

**ALL ROOM REQUESTS MUST BE MADE BY APRIL 2, 2014, DIRECTLY THROUGH THE WATERFRONT PLACE HOTEL. COMPLETE RESERVATION DETAILS AND INSTRUCTIONS ARE INCLUDED. CREDIT APPLICATIONS MUST BE APPROVED BY THE HOTEL TO ARRANGE DIRECT BILLING.**

**April 2, 2014**  
is the hotel  
reservation  
cut-off date

## Tax Exemption

For sales and occupancy tax exemption, credit unions must pay all bills with a credit union share draft or credit card. (Not a personal share draft or credit card.)

## Registration

Please refer to the Schedule of Events for registration times and locations. To expedite registration/check-in, credit union officials need to know whether they are a delegate or an alternate. Please advise ahead of time. When completing the registration form, anyone attending who is not an alternate or delegate should be listed under the "other" category.

## REGISTRATION/CANCELLATION

### DEADLINE: April 14, 2014

Registrations and cancellations must be received no later than April 14, 2014. No refunds after April 2, 2014. Substitutions will be accepted at any time.

## Your Badge is Your Ticket

Name badges will be distributed to each registrant at the registration tables. Only delegates and alternates will see a designation on their name badges. Your name badge will be the ticket for admission to all paid events this year (excluding the Golf Tournament.)

## Paid Events

Individuals attending any or all events are asked to wear their assigned name badge to each event for proper admittance except for the Thursday golf tournament. Admission to paid events may be purchased at the registration table throughout the annual meeting weekend. The Friday Banquet will feature pre-assigned seating, additional seats may be purchased on a first-come, first-served basis due to potential limited seating capacity. A confirmation letter will be mailed to all attending credit unions with a summary of persons attending the paid events.

## CULAC Contributions

League staff will be on hand to accept CULAC donations throughout the meeting from eligible credit union representatives. We encourage credit unions to support the Credit Union Legislative Action Council PAC which supports credit union friendly candidates at the federal congressional level.

**PLEASE  
NOTE**  
When reserving  
multiple rooms



When reserving multiple rooms under one credit card, a hotel credit application must be completed and approved by the hotel along with a reservation form. Individual room reservations are not affected by this requirement.





# 78th League Annual Meeting

May 1-3, 2014 . Morgantown . Waterfront Place Hotel

# 2014



## Set Sail *For Success*



*Experience the Extraordinary* with Craig Karges following the Friday night banquet.

### **Morgantown in May!**

Consistently regarded as one of the nation's best small cities, Morgantown has been ranked "Third Best Small Town in America" by Men's Journal in 2004 and "Twelfth Hottest Small City: Boomtown" by Inc. Magazine in 2006. Located in the Wharf District overlooking the Monongahela River, the Waterfront Place Hotel is ideally situated for your visit to the activities and attractions of Greater Morgantown.



**"CU Doctor" David Reed**

### **Hot Button Examination Issues—10:00 AM.**

With an NCUA proposal to shorten examination gaps to 12 months or less, every credit union in the country should get ready for more scrutiny than ever. But with smart preparation, more scrutiny doesn't have to mean more time spent on compliance. Believe it or not, the regulators are not trying to surprise you during the examination process, and they give plenty of notice as to their intended targets, if you just know where to look. "CU Doctor" David Reed cuts through the "regulatory speak" and shows how concentrated preparation around key regulatory and operational issues can put examiners at ease.



Mark Adams' high energy style and powerful message has made him a favorite among credit union audiences

### **My Heroes:**

#### **Lessons of Leadership!—2:00 PM.**

Mark Adams combines his background as an award-winning college classroom professor, championship college basketball coach, nationally known college basketball analyst on ESPN and a highly regarded national motivational/keynote speaker to bring this exciting new presentation to Morgantown, My Heroes: Lessons of Leadership.

Adams' stories of the many diverse people who have made a difference across the world will inform and energize volunteers and staff alike.



Gigi Hyland, Executive Director of the National Credit Union Foundation will keynote our Friday luncheon.



# Schedule of Events

## West Virginia Credit Union League

May 1 - 3, 2014 78th Annual Meeting

Waterfront Hotel - Morgantown, West Virginia

### Thursday, May 1st

8:00 am - 4:00 pm	Board of Directors Meeting	Terrace Board Room
1:30 pm	Golf Tournament -Tee-off (Ticketed event)	The Pines Country Club
7:00 pm - 9:00 pm Registration opens	Opening Reception w/Exhibitors Cocktail reception hosted by CUNA Mutual Group	Platinum Ballroom
9:00 pm - 10:00 pm	Basket Auction - Children's Miracle Network	Platinum Ballroom

### Friday, May 2nd

8:00 am - 9:30 am Registration opens	Breakfast with Exhibitors Complimentary breakfast Co-sponsored by Palmetto Cooperative Services & WV League Services Corp.	Platinum Ballroom
10:00 am - 11:30 am	Hot Button Examination Issues David Reed	Morgantown Event Center B
12:00 pm - 1:30 pm	Group Luncheon (Ticketed event) Keynote speaker - GiGi Hyland, National Credit Union Foundation Exec. Director	Platinum Ballroom
2:00 pm - 3:30 pm	My Heroes: Lessons of Leadership Mark Adams	Morgantown Event Center B
6:30 pm - 9:00 pm	Banquet followed by entertainment (Ticketed event) Craig Karges co-sponsored by VolCorp CU and West Virginia League Services Corp.	Platinum Ballroom

### Saturday, May 3rd

8:00 am - 8:45 am	Annual Awards Breakfast Open to all registered participants—no fee to attend	Platinum Ballroom
8:45 am - 9:45 am	Awards presentation	
10:00 am - 11:00 am	Business Meeting Announcement of Hawkins and Pacesetter Award winners	

Meeting concludes following Business Meeting

**APPLICATION for CREDIT**

with  
Waterfront Place Hotel  
2 Waterfront Place, Morgantown, WV 26501  
304-296-1700

This form is required in order to extend credit to you or your organization. It must be filled out completely and legibly.

**GENERAL INFORMATION**

Legal Name: \_\_\_\_\_  
Date Established: \_\_\_\_\_

Trade Name: \_\_\_\_\_  
Corporation/ Partnership/ Proprietorship (**circle one**)

**BILLING ADDRESS**

Name: \_\_\_\_\_  
City: \_\_\_\_\_  
Phone: \_\_\_\_\_

Address: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Contact: \_\_\_\_\_

**FINANCIAL INFORMATION**

Financial Statements attached: (**circle one**) Audited / Reviewed / Compiled / Self-prepared / None  
Date of most recent statements: \_\_\_\_\_

**FINANCIAL INSTITUTION INFORMATION**

Financial Institution Name: \_\_\_\_\_ Address: \_\_\_\_\_  
Checking Account #: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_  
Loan Account #: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Contact Name: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Credit Card Type & Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

**HOTEL REFERENCES**

**OTHER REFERENCES**

<b>1 Hotel Name:</b>	<b>2 Name:</b>
Address:	Address:
Contact:	Contact:
Telephone:	Telephone:
Event Dates:	Dates:

<b>3 Hotel Name:</b>	<b>4 Hotel Name:</b>
Address:	Address:
Contact:	Contact:
Telephone:	Telephone:
Event Dates:	Event Dates:

\*Thank you for completing this Direct Billing Request Form. In order for us to properly service your request, please return, this form to the attention of: **Jennifer Millstone, Director of Sales & Marketing.**



On behalf of the Waterfront Place Hotel Management and Staff, it is our pleasure to serve as the host hotel for the 2014 West Virginia Credit Union League Annual Meeting in May. We are very excited to have you back. In an effort to ensure a smooth reservation process, please review the information and steps listed below:

Guestroom rates for the convention are as follows: \$122.00 Single/Double Occupancy plus applicable sales, 6% and occupancy tax, 6%. In order to be exempt from these taxes, payment must be made through a credit union company check or credit card or by direct billing. This will need to be set-up in advance with the accounting department. Billing application is enclosed with this letter. If credit unions are tax exempt, please bring a copy of your tax exemption certificate with you and present to the front desk at check-in. Also, please mail a copy with your billing application request to the accounting department.

Reservations must be made by Wednesday, April 2, 2014 to receive the \$122.00 rate.

Reservations must be made by the following methods:

Calling 866-STAY-WPH or (304) 296-1700 and asking for the group code 211368 or WV Credit Union League Annual Meeting. A credit card will be required to secure the reservation but will not be charged. You may present your credit union check/credit card upon check-in for payment.

If using the internet, visit our website at [www.waterfrontplacehotel.com](http://www.waterfrontplacehotel.com) and enter the group code of **211368** in the group code field. A credit card will be required to secure the reservation but will not be charged. You may present your credit union check/credit card upon check-in for payment.

If guests would like to upgrade their room types, additional room types are available at additional costs. Please contact the hotel reservations for availability and room pricing. Please note rooms will still count towards the group block only at a higher price.

**If your credit union is requesting direct billing privileges for hotel room or incidental charges, please submit the enclosed direct billing application to the Accounting Department prior to your arrival. All billing will need to be completed prior to guest's arrival.**

Our current parking fees are \$6.00 for self-overnight parking and \$10.00 for valet service daily. This fee will be added to each guest's room folio. Guests are responsible for these charges at the prevailing rate.

All reservations will need to be made 24 hours prior to the guest's arrival to avoid penalty.

We are very excited to have you staying with us, should you have any questions or concerns, please feel free to contact us at the Sales Department at (304) 581-2800.

# 25th Annual Ronald R. Smurthwaite Memorial Golf Tournament



**2 Man Scramble Format**  
**Pines Country Club – Morgantown, WV**  
**Thursday, May 1, 2014 – 1:30 p.m.**

*Net proceeds to benefit WV Credit Union Foundation*

## Participant Information

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

CU Contact Person: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**A minimum team handicap of 20 is required before entering.**  
**Prize awarded to two-person team with lowest gross score.**  
**Hole prizes: Closest to the Pin and & Longest Drive**

Tournament Participants	Team	Hdcp
_____	Group #1	_____
_____		_____
_____	Group #2	_____
_____		_____
_____	Group #3	_____
_____		_____

Please indicate player group preference. Every effort will be made to arrange golfing "foursomes" as requested above. However, the 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. To sign up, please complete this form, as well as the golf section of the annual meeting registration form. **The forms and your fee must be submitted to the League office no later than April 14, 2014.**

All USGA rules apply except where local club rules apply.

### Directions to Pines Country Club:

- Go Southeast on Waterfront Place toward Don Knotts Blvd / US-119
  - Turn left onto Don Knotts Blvd / US-119
  - Turn right onto Pleasant Street / US-119 N/ WV-7 East
  - Turn left onto Spruce Street / US-119 N
  - Turn right onto Willey Street / US-119
  - Turn left onto N Willey Street / US-119; Continue to follow US-119
  - Turn left onto US-119 N
  - 3062 Point Marion Road is on the right
- Total miles 4.94 / Estimated Time 12 minutes

# DUPLICATE

**RETURN THIS FORM TO THE LEAGUE BY APRIL 3, 2014**

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)

## CREDENTIALS FORM

78th 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 78<sup>th</sup> Annual Meeting of the West Virginia Credit Union League on May 1 - 3, 2014.

### 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*



# ORIGINAL

**Please bring this form to the League Annual Meeting and present it at the registration table when signing in.**

## **CREDENTIALS FORM**

78th 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 78<sup>th</sup> Annual Meeting of the West Virginia Credit Union League on May 1 - 3, 2014.

### **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*