

League Peaks

Fall 2019

The Official Publication of the West Virginia Credit Union League

No. 626

Open Your Eyes Awareness Campaign Launched in West Virginia

Through the generosity of 16 credit unions pledging before the July 31 deadline, the Open Your Eyes campaign launched in West Virginia on September 16. The campaign, designed to ask consumers to consider a credit union, was previously launched in nine states. Credit unions surpassed the first-year media prorated goal of \$70,000 of a three-year national campaign developed and led by CUNA. In January 2019, social media digital ads began “airing” in Minnesota, making it the first state to go live. To fund the campaign, CUNA suggested a donation of \$1 per member for each of the three years.

**IT'S TIME
TO OPEN EYES
TO CREDIT UNIONS**

The campaign has an over-arching purpose of building category-level branding that connects consumers' needs to credit unions. The platform leads with the Open Your Eyes to a Credit Union® program—designed to get Americans to look again to credit unions, and overcome their misguided assumptions about credit unions. The effort deploys multi-

channel media placements at the regional level, complementing local marketing efforts by consistently reaching and engaging nonmembers and reinforcing the credit union message. Consumers will be directed to explore what credit unions can offer them on YourMoneyFurther.com.

“I’m very pleased that these credit unions in West Virginia have demonstrated their support for the *Open Your Eyes* campaign and that the first-year goal has been met,” stated League President Ken Watts in advance of the launch. “I’m anxious for the program to launch and to begin to see the results. It has already been successful in the other participating states and the potential exists for it to be equally successful here in West Virginia,” he added.

The effectiveness of this campaign will be measured by the following key metrics in the target audience:

- **Increased consideration** of credit unions
- Decline in consumer beliefs of **credit union myths**
- Increased opportunities to **grow credit union membership**

Nationally, 580+ organizations that have pledged more than \$38 million to the Open Your Eyes to a Credit Union® campaign, according to CUNA. As of August 23, Open Your Eyes to a Credit Union® had gained over 186 million impressions and earned 27.6 million video views from start to finish. It had reached 6.7 million through programmatic advertising, 5.1 million on social media, and 3.2 million on YouTube.

Continued on p. 12

League Offers Free Updated Small CU Staff Salary Report Download

Report offers data and job descriptions for CUs under \$50 million in assets

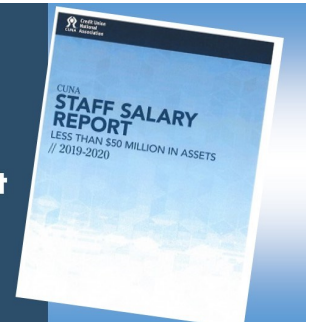
For the sixth consecutive year, credit unions under \$50 million in assets will again have free and full access via download to new salary survey data that will help them plan for the future. The updated report comes through a special group licensing arrangement with CUNA. The report has a retail price of \$250.00 if purchased directly from CUNA.

DOWNLOAD YOUR FREE

2019-2020

CUNA Staff Salary Report

For League Member Credit Unions
Less Than \$50 Million in Assets



In February 2019, CUNA sent questionnaires to the Human Resource (HR) professional or CEO/manager of 5,388 credit unions with \$1 million or more in assets. This number includes 2,935 credit unions with \$1 million to \$50 million in assets.

“Since many of our credit unions are under \$50 million in assets, offering the free download again is a good use of League resources, and a good source of information for Managers and CEOs determining salaries and employee benchmarks,” stated League President Ken Watts. Watts noted that 10 West Virginia League member credit unions voluntarily participated in the national survey conducted earlier this year.

The vast majority—76% to 83%—of credit unions with assets of \$1 million to \$50 million plan to provide salary/wage increases to at least some of their employees by the end of 2019 the survey revealed.

The *2019-2020 CUNA Staff Salary Report* is designed exclusively for credit unions with \$50 million or less in assets. Credit unions may use data, along with the report's job descriptions to develop a successful salary program. The report also includes a benchmarking tool that contains salary data from credit unions nationwide for full-time and part-time positions.

This 478 page report provides statistics on base salaries, incentives, bonuses, total cash compensation, and salary ranges for the most common positions in small credit unions. Credit union managers will be able to make meaningful comparisons, because the report displays results by asset size, region, number of full-time employees, number of services offered, number of members, and total amount of loans outstanding at the credit union.

The e-report is available for download from the League's web site at wvcu.org and clicking on the Salary Survey banner ad, or looking under the Publications/Member Publications tab.

Registration on the League's web site is required before downloading.

Key Findings From Report

Hiring Plans

Credit unions with assets of \$1 million to \$50 million continue to have fairly modest hiring intentions. Just 11% plan to add full-time employees to their payrolls during 2019 (Table ES-28). However, 39% of those credit unions with assets of \$35 million to \$50 million plan to do so. On average, credit unions plan to add 1.3 full-time employees, with the figure ranging from 1.0 to 1.6 in each asset size category studied in this report. Credit unions' anticipated plans for adding part-time staff mirror those related to full-time staff. Only 14% plan to increase their number of part-timers by year's end 2019, with the figure standing at approximately 22% among the largest credit unions surveyed.

Incentives/Bonuses

About 56% of credit unions with assets of \$1 million to \$50 million provided some sort of variable pay—bonuses (i.e., after-the-fact rewards for a job well done) and/or incentives (i.e., awards tied to preset performance criteria) to their full-time employees in 2018.

Salary/Wages

Looking down the road, roughly 77% of credit unions anticipate providing salary increases in 2020 for their CEO, management employees, and/or non-management employees.

In Wake of Court Decision, NCUA to take Phased Approach to FOM Issues

The National Credit Union Administration will take a phased approach to implementing its field of membership (FOM) regulation following an August 20, 2019 D.C. Court of Appeals' decision to largely uphold the rule. The Credit Union National Association (CUNA) joined CUNA Mutual Group and the National Association of Federally Insured Credit Unions to file a legal brief in support of NCUA in *American Bankers Association v. NCUA* in advance of the court's latest decision. A month later, The American Bankers Association petitioned the full U.S. Court of Appeals for the District of Columbia to appeal the court's August decision, although no decision has been rendered on the appeal to date.

Background

NCUA finalized its CUNA-supported FOM rule in October 2016, and the American Bankers Association sued the agency in December 2016. The U.S. District Court of the District of Columbia ruled in March 2018, upholding two challenged portions of the rule while striking down two provisions. CUNA argued that the U.S. District Court of the District of Columbia erred in its finding that the agency overstepped its statutory authority regarding the combined statistical area approach and the definition of rural district.

NCUA responds to Court decision

On September 4, 2019, NCUA Chairman Rodney E. Hood issued the following detailed statement in response to the D.C. Circuit Court of Appeals decision in *American Bankers Association v. National Credit Union Administration*.

"In response to the D.C. Circuit's ruling, which largely upholds the NCUA's field-of-membership rules, the NCUA will

take a phased approach to implementing this decision. Such a phased approach is necessary because the D.C. Circuit's ruling remains subject to requests for further review."

"With respect to credit unions serving rural districts, the NCUA Board will permit federal credit unions to submit applications seeking expanded rural districts serving geographic regions that encompass up to one million people and that meet the other requirements set forth in the agency's field-of-membership rules. The NCUA will act on such applications at the appropriate time."

"The D.C. Circuit upheld the portion of NCUA's 2016 rule, which allowed charters serving Combined Statistical Areas or a portion thereof, subject to a 2.5-million person limit. The agency will announce further guidance on this issue shortly."

"In the near future, the NCUA Board will consider a limited proposal that will address another issue raised by the D.C. Circuit regarding the definition of local community that includes portions of Core-Based Statistical Areas that do not include the urban core. The format of this proposal will be a notice of proposed rulemaking with public comment."



SAVE THE DATE
84th West Virginia Credit Union League Annual Meeting
May 7-9, 2020
Charleston Marriott

Miracle Jeans Day Takes on Special Meaning

On Wednesday, September 11, Children Miracle Network WVU Medicine Children’s Hospital 2019 Champion Child, Ziler Hawkins of South Charleston, WV, paid a visit to her credit union, Members Choice West Virginia Federal Credit Union on *Miracle Jeans Day*.

Miracle Jeans Day is an annual occasion where credit unions across the nation dressed casual for the annual **Credit Unions for Kids** Miracle Jeans Day event in support of Children’s Miracle Network Hospitals. Participating credit union employees donated \$5 each for the opportunity to wear jeans to work mid-week and will offer paper icons that members can purchase for \$1 in support of the fundraiser. Proceeds will be donated to WVU Medicine Children’s, and their School Intervention Program called *CU Learning*.

Ziler Hawkins was named 2019 Champion Child for West Virginia’s only Children’s Miracle Network Hospital, WVU Medicine Children’s.

When she was 4-months-old, Ziler’s parents, noticed that she wasn’t using her right hand as much as her left. Doctors ordered a CT scan that showed Ziler had a cyst in her head that was half the size of her brain. Eventually, she was diagnosed with hydrocephalus, a condition in which excess cerebrospinal fluid builds up in the brain. At WVU Medicine Children’s, surgeons placed shunts in Ziler’s brain to remove fluid and relieve the pressure on her brain. They failed or became infected multiple times. At 4-years-old, Ziler’s failing shunt was replaced with a new one, which became severely infected a few weeks later. For the next five months, Ziler underwent nine more brain surgeries and barely left WVU Medicine Children’s, spending her birthday, Thanksgiving, Christmas, and New Year’s Day in the hospital. To-date, Ziler who is now 7-years-old has undergone 15 brain surgeries. Despite some right-side weakness, Ziler is an outgoing, happy little girl who doesn’t let much get her down.

While Ziler was visiting Members Choice WV FCU, credit unions in West Virginia and across the nation dressed casual for the annual fundraiser. (**CONTINUED on P. 10**)



Ziler Hawkins

Fairmont FCU and West Virginia Central FCU Support annual “Denim” Event



Fairmont FCU’s employees participated in Miracle Jeans Day while asking their members to contribute to CMN throughout September.



West Virginia Central FCU employees donned their best jeans and CUs for Kids wear on Miracle Jeans Day as part of their ongoing support of WVU Children’s Medicine.

WV Governor Justice Issues ICU Day Proclamation

As credit union members around the state and around world observed International Credit Union Day, an annual event to commemorate the credit union movement’s impact and achievements, West Virginia Governor Jim Justice formally issued a proclamation noting the October 17 occasion. Justice’s formal declaration states that “credit unions empower people to improve their economic situations in 117 nations around the world at more than 89,000 credit unions that serve the financial needs of 260 million people, including 380,320 in West Virginia associated through local, state, regional and international organizations sharing the same commitment to serving credit union members.”

“We thank Governor Justice for recognizing the good work credit unions are providing around the state for their fellow co-workers and neighbors,” stated West Virginia Credit Union League President Ken Watts. “From their modest and humble beginnings, and through the present day, the West Virginia credit union movement has been blessed with many volunteers and staff who have tirelessly promoted the values of credit unions among co-workers, in their communities, and at their places of worship,” he added.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions’ proud history and promote awareness of and support for the credit union difference.



Local Service. Global Reach.

Hike the Hill

September 25-27, 2019



Senator Shelley Moore Capito joined in a group photo at the U.S. Capitol during a League sponsored luncheon.



West Virginia 2nd District Congressman Alex Mooney, who serves on the House Financial Services Committee



West Virginia 3rd District Congresswoman Carol Miller, the newest member of the WV delegation, thanked WV credit unions for coming to Washington and sharing their concerns.



During a productive 45 minute meeting, NCUA Chairman Rodney Hood addressed several issues with West Virginia and Ohio Credit Union League representatives at the NCUA headquarters on September 25.

Hike the Hill Participants

- Larry Slayton, Alloy FCU
- Max Hill, Alloy FCU
- Christine Nice, Bayer Heritage FCU
- Shae Morris, Bayer Heritage FCU
- Jack Thayer, First Choice America Comm. FCU
- Robert Mrvos, First Choice America Comm. FCU
- Peggy Hamer, Kemba Charleston FCU
- Ron Turley, Kemba Charleston FCU
- Kathy Gilbert, Kemba Charleston FCU
- Gabrielle Wright, Members Choice WV FCU
- Steve Preston, Members Choice WV FCU
- Connie Aldridge, Members Choice WV FCU
- Brian Bess, Members Choice WV FCU
- John Krzydrik, Strip Steel Comm. FCU
- James Conley, Strip Steel Comm. FCU
- John Stoica, Strip Steel Comm. FCU
- Steven Sabo, Strip Steel Comm. FCU
- Kristopher Haught, Strip Steel Comm. FCU
- Tom Walker, Universal FCU
- Mike Tucker, West Virginia Central FCU
- Martha Tucker, West Virginia Central FCU
- Ken Watts, WVCUL
- Danita Hiley, WVCUL
- Rich Schaffer, WVCUL



Senator Joe Manchin and 1st District Congressman David McKinley gathered for a group photo following their presentations.

cu·next

snapshots

On August 21, 10 of our CU Next Young Professionals gathered at Fairmont FCU’s board room to network, discuss current credit union topics, and to share ideas on improving leadership skills. The group had a one-on-one chat with new Fairmont FCU CEO Cindy Dickey who shared her personal history and insight on challenges and opportunities she faced when moving up through the ranks.

The day was capped off with an onsite tour of WV Medicine Children’s Hospital in Morgantown where participants learned about the CU Learning project.



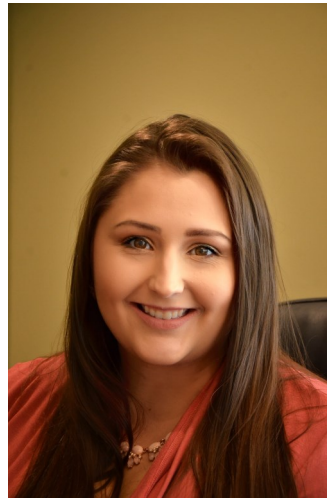
Brian Bess

Credit Union: **Members Choice WV FCU**
Place where I grew up: Charleston/Sissonville
First paying job: Mowing lawns
Best advice given to me: “Don’t let your past ruin your future.”
Favorite quote: “Be humble, be hungry, and always be the hardest worker in the room.”
Dewayne “The Rock” Johnson



Alexis Friel, CUDE

Credit Union: **Members Choice WV FCU**
Place where I grew up: Charleston/ WV/Moyock, NC.
First paying job: Burger King
Best advice given to me: “No one else can be you, or replace you, so be who you want to be, and make yourself happy.”
How did you first become involved at your credit union?
One of my co-workers from a bank switched to a credit union and told me that had an opening.
Book that you would highly recommend to others: The Secret Garden



Katie Bailey

Credit Union: **Home FCU**
Place where I grew up: Bridgeport, WV
First paying job: Mowing lawns
What advice would you give your 16 year-old self? “The big things you currently are going through will shape the woman you are becoming.”
You might be surprised to learn that: “I have my concealed carry permit.”
If my credit union didn't exist, I would probably be: “Working at a financing job.”



Elizabeth Gilligan, CUDE

Credit Union: **Bayer Heritage FCU**
Place where I grew up: Sistersville, WV
First paying job: Marble King
First live concert you attended: Reba
Book that you would recommend to others: The Help
Best advice given to you: “Never give up and always remain positive.”



Savannah Hall

Credit Union: **Mountain Heritage FCU**
Place where I grew up: Reedsville, OH
First paying job: “At age 15, I cleaned the stalls in horse stables.”
Best advice given to me: ‘Show-up fully!’
Movie you will watch over and over: “About Time”
What advice would you give your 16 year-old self? “Trust your instincts.”



Stephanie Hollands-worth

Credit Union: **Fairmont FCU**
Place where I grew up: Fairmont
First paying job: Mountain State Auto Auction
You might be surprised to learn: “I don’t like talking in large groups.”
How did you first become involved at your credit union?
“Opened my first account there at age 16.”
If my credit union didn’t exist, I would probably be: “I would have been a Registered Nurse.”

FACT

The **CU Next** program was established in 2012 for credit unions to identify young emerging leaders among their ranks. The mission of **CU Next** is to engage young credit union professionals who have chosen credit unions as career path: Through career development training and education; Networking; Community service and outreach; and, legislative advocacy. **CU Next** young professionals seek to learn about the history and philosophy of the credit union movement, the system partners of the movement, and understand its role in today’s business landscape.



Ashely Mason

Credit Union: **Bayer Heritage FCU**
Place where I grew up: Proctor, WV
Leisure time activity: Softball and Kayaking
You might be surprised to learn: “I am currently taking classes to become a Foster Parent.”
First live concert you attended: New Kids on the Block
How did you first become involved at your credit union? “I started helping with Relay For Life.”



Stephanie Williams

Credit Union: **Fairmont FCU**
Place where I grew up: Junior, WV
First paying job: McDonald’s
Best advice given to you: “Stay true to your roots.”
What your favorite quote? In the end everything will be okay; if it is not okay, then it is not the end.” Og Mandino
Movie that you will watch over and over: “Any of the Harry Potter movies.”



Alexandra Wigal

Credit Union: **Mountain Heritage FCU**
Place where I grew up: Vienna, WV
First paying job: “Working retail at Grand Central Mall.”
You might be surprised to learn” “I have a degree in Business Administration.”
Leisure time activity: Baking and Crafting
Book that you would recommend to others: “Where the Heart Is”



Gabrielle Wright, CUDE

Credit Union: **Members Choice WV FCU**
Place where I grew up: Paradise WV
First paying job: YMCA after-school Caretaker
You might be surprised to learn: “I have the most beautiful cat in the history of cats.”
If my credit union didn’t exist, I would probably be: “A different person”
Favorite quote: “Wheresoever you go, go with all your heart.” Confucius

What is the Magic of GSTV?

It's difficult to get attention these days due to the barrage of mobile distractions, but with GSTV, you are guaranteed a captive audience. Localize your media buys to the gas station owner next door or create a campaign to advertise across the state. With GSTV, your credit union gets the flexibility it needs to drive the most value possible out of your media impressions.



Gain a guaranteed captive audience

GSTV is the largest and most sophisticated national video network reaching active consumers, delivering the hard-to-reach, on-the-go consumer to your credit union. GSTV reaches millions of viewers every month at the nation's leading gas retailers across the United States. In West Virginia alone, 83 stations air video at their locations. Your ad will air alongside exclusive content from ESPN, HLN, CNN Trending, What's Trending, Fusion Now, CNET, On-the-Go Weather and more. You'll be able to share your message with an attentive audience near your branch, giving you the flexibility needed to drive the most value possible out of your media impressions. Let GSTV help your credit union become more visible by calling 800.262.6285 or by emailing info@CUSolutionsGroup.com.

The most cost-effective advertising available

GSTV is the nation's leader in geo-targeted advertising. And for a credit union's investment, GSTV is the most valuable, effective and cost-efficient way to reach local consumers. Through CU Solutions Group®, you get professional-level broadcast advertising and your credit union can access exclusive, discounted pricing on GSTV. Plus, what other media outlet allows you to broadcast your message in a format that can't be shut off, DVR'd or clicked away from? When your prospective customer is at the pump, their eyes and ears are on your produced commercial.

Key Features

- +81% higher ad recall than TV & +34% higher ad recall than digital video.
- +35% lift in brand awareness
- +19% lift in brand favorability • +32% lift in likelihood to apply for credit card
- 3 in 4 drivers today pay by plastic when fueling up.

Miracle Jeans Day

(Continued from P. 4)

CU Learning is a new School Intervention Program available to children admitted for extended stays to WVU Medicine Children's to help make the transition from hospitalization back to school as seamless as possible



In honor of Ziler, Members Choice WV FCU is matching all donations made, up to \$1,000.00, for WVU Medicine Children's now through December 20th. The credit union will hold various fundraisers through the end of the year to encourage employees, members and the community to come together toward the \$1,000.00 goal.



A Proud Partner of





80 years old, and still acting like a start-up

"We're a company with a **STRONG TRADITION**, but we continuously challenge ourselves to **CREATE, INNOVATE** and **INVEST** in new ideas to help people achieve financial security."

- Robert N. Trunzo, President & CEO, CUNA Mutual Group

Learn more about us and our family of brands at cunamutual.com/aboutus

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Corporate headquarters are located in Madison, Wis.



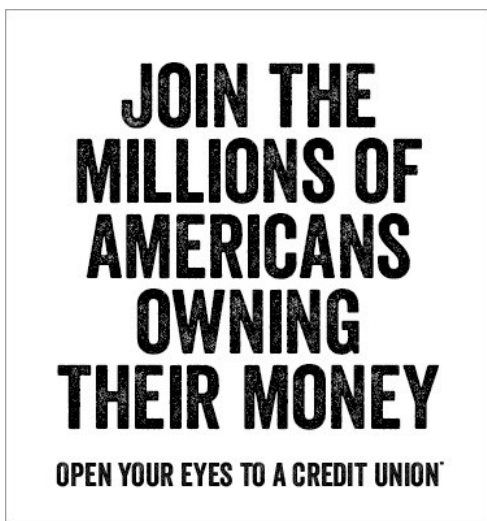
Open Your Eyes Launch—cont. from page 1

Consider this:

- 98% of non-members have heard of credit unions
- 72% of non-members aren't likely to consider a credit union
- 75% of non-members surveyed would consider a credit union after viewing the campaign.

Thank you to the following credit unions who pledged to the West Virginia Open Your Eyes campaign:

- Bayer Heritage FCU
- Element FCU
- Fairmont FCU
- Home FCU
- Kemba Charleston FCU
- Long Reach FCU
- Members Choice WV FCU
- Mountain Heritage FCU
- One Community FCU
- Peoples FCU
- The State Credit Union
- The United FCU
- Tin Mill EFCU
- WEE FCU
- West Virginia FCU
- West Virginia Central FCU



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