

League Peaks

Spring/Summer 2019

The Official Publication of the West Virginia Credit Union League

No. 625

League Elects New Officers Following 83rd Annual Meeting

Joetta Heck, Kemba Charleston FCU, Dunbar, W.Va. has been elected chairman of the West Virginia Credit Union League board of directors succeeding Edgar Cosner, The United FCU, Morgantown, W.Va.

The elections was conducted following the League's 83rd annual meeting held on May 18 in Charleston, W.Va.

Other board officers elected include:

Vice Chairman—Sherry Peck, Martinsburg V.A. FCU, Martinsburg;

Treasurer—Tom Walker, Universal FCU, Huntington; and Secretary Mike Tucker, WV Central FCU, Parkersburg, W.Va.

Natisha Swiger, Home FCU, Clarksburg, W.Va., is the newest board member to be elected from District 8-Harrison County, following Ron Bragg's decision not to run for another term in March.



2019-20 Officers Elected—Attending the League Board's re-organizational meeting were from left: Joetta Heck, Chairman, Kanawha Valley; Sherry Peck, Vice Chair, Eastern Panhandle; Mike Tucker, Secretary, Parkersburg; Tom Walker, Treasurer, Huntington; League President Ken Watts; Lynne Teets, Wheeling; Natisha Swiger, Harrison Co.; Larry Slayton, Southern WV; and Ed Cosner, Morgantown-Fairmont. Not pictured: Harry DeVilling, Weirton Wellsburg.



Registration is Now Open for CUNA Mutual Group's 10th Annual Discovery™ Conference

CUNA Mutual Group announced that registration is now open for its 10th annual Discovery Conference being held on Aug. 15. This unique virtual experience offers new perspectives from innovation experts and industry thought leaders to help credit unions prepare for their upcoming 2020 strategic planning. The no-cost event is designed specifically for credit union CEOs and their leadership teams.

“Credit unions are facing unprecedented change in technology, competition, regulation, and consumer expectations,” said Bob Trunzo, President and CEO, CUNA Mutual Group. “This year's Discovery Conference is designed to offer insights to help credit union leaders succeed in their business planning and to guide them in building a long-term vision and strategy for their future success.”

Tom Koulopoulos, founder and chairman of The Delphi Group will open the conference with his keynote, *The Innovation Zone*. He will speak on how companies are radically changing their approach to innovation by failing fast, embracing uncertainty, building for the unknown, and challenging conventional wisdom.

This year's conference will host eight breakout sessions covering topics like the digital trends in financial services; diversity, equity & inclusion strategies; economic outlook and implications; fintech trends and digital experience insights.

Closing this year's conference is Jim Marous, internationally-recognized financial industry strategist, co-publisher of The Financial Brand and owner and publisher of the Digital Banking Report. His keynote is entitled *How to Survive the Future of Financial Services*. In addition, attendees will have many opportunities to network with industry leaders, pose questions, participate in “hot topic” chats, and visit “inspiration stations” in the exhibit hall.

All credit union and league employees are welcome and encouraged to attend. View the complete [agenda](#) for more details. Please register using this [link](#).

All sessions will be available on-demand after the conference ends. For more information, please visit: www.cunamutual.com/

NCUA Reveals Six Supervisory Exam Priorities

National Credit Union Administration issued a letter earlier this year to all federally insured credit unions outlining the agency's key priorities when examining credit unions.

The letter indicated that the extended exam cycle methods and procedures introduced in 2017, will be fully implemented in 2019. “Consistent with 2018, agency examiners will continue using the streamlined small credit union exam program procedures for most credit unions that have assets under \$50 million,” former Chairman Mark McWatters explained. “For all other credit unions, examiners will conduct risk-focused examinations, concentrating on the areas of highest risk, new products and services, and compliance with federal regulations.”

In 2019, NCUA examiners will have increased flexibility to conduct suitable examination work offsite. In the agency's Flexible Examination Program (FLEX) pilot, examiners were able to conduct as much as 35 percent of examination time offsite. The NCUA expects this increased flexibility will reduce the time impact on credit unions, save on travel costs and increase staff productivity.

The following are the NCUA's primary areas of supervisory focus for 2019.

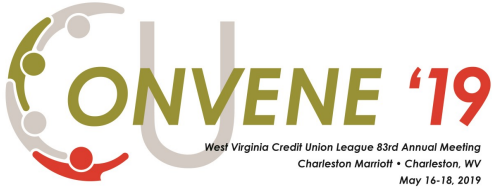
Bank Secrecy Act Compliance

Examiners will perform more in-depth reviews of credit unions' Bank Secrecy Act and anti-money laundering policies, procedures, and processes to assess compliance with regulatory requirements for customer due diligence and for identifying and verifying beneficial owner(s) of legal entity members. New Customer Due Diligence regulations for Financial Institutions (31 CFR 1010.230) became effective May 11, 2018. Examiners began assessing credit unions' efforts to comply with the new regulations during the second half of 2018.

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83rd Annual Meeting Snapshots



CU Next CUDEs Crystal Rocchio, Alexis Friel, Christine Nice, Gabrielle Wright, and Rachel Graham pose for a group shot with League President Ken Watts and Senior VP Rich Schaffer following their *Leveraging the Credit Union Difference* presentation on Friday afternoon to a packed house.

As previous WV Designated Fund scholarship recipients, each have received their Credit Union Development Educator designation through the National Credit Union Foundation.



Retiring League Director Ron Bragg receives an appreciation gift from League President Ken Watts honoring his 12 years of service to the League. Bragg is a former president of the Harrison County Chapter and is employed as Treasurer/Manger of Hope FCU.



Leveraging the Credit Union Difference roundtable participants took a quick break from a group brainstorming exercise.



Nashville entertainers, The Hobbs Sisters pose with Friday evening banquet entertainment sponsors Jeff Merry and Stacy Sampson from Volcorp.

See more photos on pages 6 and 7

Leagues and CUNA Offering Small CU Workshop in Washington, PA. on July 24

Thus far, the League has 11 credit union registrants from West Virginia for the Small CU Strategic Planning Workshop to be held in July.

The event sponsored by area Leagues and CUNA is scheduled for Wed., July 24, at Washington Area FCU's offices in Washington, PA.

The day-long session that will:

- Cover three case studies of small credit unions that have found a successful niche through strategic planning;
- Teach attendees how to prepare for and run a better board planning session;
- Provide attendees with the new CUNA Strategic

Planning Facilitator's Guide that walks you step-by-step through the strategic planning process; and Allow you to network with peers from across the region!

PLEASE NOTE: Discounted CUNA member pricing and will appear once you log-in and enter your information on the CUNA registration page which can be reached through the West Virginia Credit Union League's website by clicking on the workshop banner.

Who Should Attend

Any credit union employee or board member at a credit union under \$120 million in assets.

For more information contact Rich Schaffer at the League at 1-800-642-1946 or by email at rschaffer@wvcu.org.



Presented by:



Auction Raises Funds, Awareness for WVU Medicine Children's *CU Learning*

It was a night of friendly, but competitive bidding during the League's 83rd Annual Meeting on May 16. Credit unions and chapters donated various items to help raise funds for WVU Medicine Children's School Intervention program launched in 2018, and commonly referred to as **CU Learning**.

After all was said and done, \$6,800 was pledged and donated to CU Learning.

When a child is hospitalized, what he or she considers "normal" – going to school, participating in extracurricular activities, daily routines – is disrupted. For children who are admitted for extended stays at WVU Medicine Children's, the School Intervention Program is available to keep them on track, so they can return to their classrooms without missing a beat.

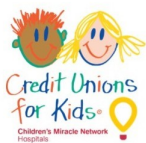


Auctioneer Tom Wade kept things moving during the CU Learning auction on May 16 in Charleston.

The goals of the program are to:



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support and relationships

- Closely sync the standards being taught in a child's classroom
- Maintain a sense of "normalcy" in all children by providing them educational opportunities and growth
- Create a learning environment within the hospital that simulates a classroom experience
- Set up an organized communication system with medical staff to plan the best times to meet with students
- Establish community

Last year, WVU Medicine Children's hired Katie Ridenour, a West Virginia certified teacher, to serve as its school intervention specialist.

Currently, Ridenour is based out of the WVU Medicine Children's Hostetler Family Resource Center. Plans are in the works to create a fully functional classroom within the

new Children's tower, which is slated to open in 2020.

Funding for the School Intervention Program is being provided by **Credit Unions for Kids**, a nonprofit collaboration of credit unions across the country engaged in fundraising activities to benefit Children's Miracle Network Hospitals. WVU Medicine Children's is the only Children's Miracle Network Hospital in West Virginia. Numerous credit unions have donated to CU Learning.

"Through our **Credit Unions For Kids** fundraising efforts, the West Virginia Credit Union League has been a proud partner of WVU Medicine Children's and Children's Miracle Network since 1996," Rich Schaffer, senior vice president of the League, said. "We are excited about the **CU Learning** program and are grateful to our credit unions for supporting it."

At the end of the day, Ridenour wants to do what she can to help kids be kids and keep their minds off the fact that they're in the hospital.

For more information on how to participate, credit unions may contact WVU Medicine Children's Ashley Horbachewski at olczaka@wvumedicine.org or by phone at 304-598-4346.



First Choice America Community FCU's Bob Mrvos received the William Bryan Hawkins Award. The award is the highest annual honor for credit union volunteers. Mrvos is a long time board member of the credit union located in Weirton.



Accepting the Weirton-Wellsburg Challenge of the Chapters Cup were: Judy Elias; Linda Cattrell; Sandy Yocum; Bob Mrvos; and Scott Winwood.



Receiving the CUNA CPD Certificate was First Priority FCU's Jane Isom.



Receiving a CUNA CPD Certificate was Kemba Charleston FCU's Lula Dustin.



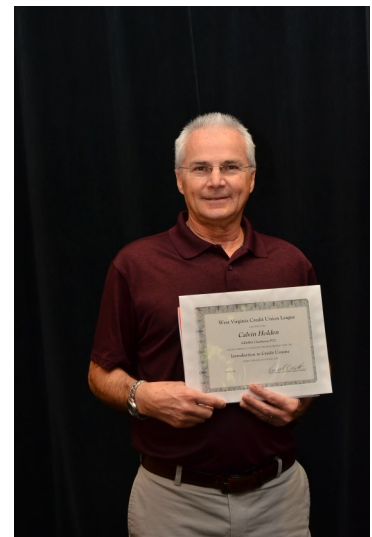
Receiving a CUNA CPD Certificate was Glenn Acker, Kemba Charleston FCU.



Receiving a League scholarship from the Kanawha Valley Chapter for attending CUNA Reg. Compliance School was Kemba Charleston FCU's, Peggy Hamer.



WVLSA Auditor, Jeremy Rodda received a CPD certificate.



Receiving a CUNA CPD Certificate was Calvin Holden, Kemba Charleston FCU.

83rd Annual Meeting Awards



Members Choice WV FCU's Gabrielle Wright, CUDE, received the Pacemaker Award, the highest honor among paid credit union staff in West Virginia. .



Receiving Chapter Leadership Awards were from left: Sherry Peck, Eastern Panhandle; Krista Christian, Huntington; Linda Catterell, Weirton-Wellsburg; Mark Hershman; Parkersburg; Larry Slayton, Southern WV; Natisha Swiger, Harrison Co., and gabrielle Wright, Kanawha Valley.



Accepting First Choice America Community FCU's state level Dora Maxwell Award was Bob Mrvos, Linda Cattrell and Scott Winwood.



Receiving West Virginia Central FCU's 50th Anniversary League and CUNA recognition certificates were: Phil Postlewait; Mike Tucker; Jude Wetzel Vicky Thorpe; Doug Reeder; Kathy Dye; and Mark Greenlees.

CUNA Urges Congress to Pass Bill to Study CECL

On May 22, the Credit Union National Association (CUNA) wrote in support of S. 1564, the *Continued Encouragement for Consumer Lending Act*, which would require the current expected credit loss (CECL) standard to be delayed and studied by the Securities and Exchange Commission along with the federal financial regulators, including the National Credit Union Administration (NCUA).



CECL is a new accounting standard that changes the accounting for credit losses, recognizing lifetime expected credit losses instead of the current “incurred-loss” approach.

CECL applies to all banks, savings associations, credit unions, and financial institution holding companies regardless of size, that file regulatory reports for which the reporting requirements conform to U.S. generally accepted accounting principles (GAAP). For credit unions, CECL is scheduled to go in effect in March of 2022.

CUNA has long maintained its position that CECL is inappropriate for credit unions, presents a new compliance burden, and will affect the financial standing of credit unions.

“CECL is intended to address delayed recognition of credit losses resulting in insufficient funding of the allowance accounts of certain covered entities. However, underfunding of allowance accounts has not generally been an issue for credit unions,” CUNA President/CEO Jim Nussle wrote. “Further, the typical user of a credit union’s financial statements is not a public investor—such as with large, public banks—but instead is the credit union’s prudential regulator, the NCUA.”

CUNA recognizes that the Financial Accounting Standards Board (FASB), which issued the standard, is an independent entity, but Congress should utilize its authority to “improve CECL, or at a minimum, ensure there is sufficient, relevant information regarding CECL’s impact from which future decisions can be made.”

The letter includes research from CUNA that shows nearly one in five credit unions expect CECL to negatively impact their members ability to obtain credit.

Why is the FASB changing the existing incurred loss methodology?

In the period leading up to the global economic crisis, institutions and financial statement users expressed concern that current U.S. GAAP restricts the ability to record credit losses that are expected, but that do not yet meet the “probable” threshold. After the crisis, various stakeholders requested that accounting standard-setters work to enhance standards on loan loss provisioning to incorporate forward-looking information. Standard-setters concluded that the existing approach for determining the impairment of financial assets, based on a “probable” threshold and an “incurred” notion, delayed the recognition of credit losses on loans and resulted in loan loss allowances that were “too little, too late.”

What are some of the concerns the FASB is addressing with CECL?

By issuing CECL, the FASB:

- Removed the “probable” threshold and the “incurred” notion as triggers for credit loss recognition and instead adopted a standard that states that financial instruments carried at amortized cost should reflect the net amount expected to be collected.
- Broadened the range of data that is incorporated into the measurement of credit losses to include forward-looking information, such as reasonable and supportable forecasts, in assessing the collectability of financial assets.
- Introduced a single measurement objective for all financial assets carried at amortized cost.

Source: OCC Bulletin-April 2019

Christine Nice | WV's 2019 GAC Crasher

The West Virginia Credit Union League previously announced that Christine Nice, CUDE, Bayer Heritage FCU was selected to attend Crash the GAC by The Cooperative Trust and Credit Union National Association. The GAC is the Credit Union National Association's annual Governmental Affairs Conference which was held in Washington, D.C., March 10-14, 2019.



Christine Nice, CUDE

Crash the GAC brought 100 young credit union professionals together from each state, running a tailored program alongside the main event and allowing for mentor sessions with key individuals; previously from the likes of National Credit Union Foundation, Credit Union National Association, Filene Research Institute and CUNA Mutual Group.

"Attending the 2019 GAC as a Crasher wouldn't be possible if it wasn't for the WVCUL – a big thank you to everyone," stated

Nice. "This opportunity satisfied one of the to do's on my credit union bucket list. (Doesn't everyone have one?) Prior to the conference Christine stated, "I look forward to representing my credit union, my state, and most importantly, my passion. The credit union movement is only as powerful as our involvement."

All Crashers received a complimentary registration to attend GAC, from Credit Union National Association. In addition, the West Virginia League Designated Fund provided a \$1,000 scholarship to offset travel and lodging related expenses. During the previous four years, the League Designated Fund has co-sponsored four *Crashers* from West Virginia to attend the GAC. Last year's West Virginia Crasher was Alexis Friel from Members Choice WV FCU.

"As West Virginia's Crasher representative, it was great to have Christine join me opening as a flag bearer during the opening ceremony," stated League President Ken Watts. "The GAC was a good opportunity for Christine to network with other young professionals, and to interact with other GAC credit union participants from West Virginia," he added.

Crash the GAC is brought to you by The Cooperative Trust and CUNA, in association with Credit Union Leagues/Associations.

NCUA Priorities...continued from p. 2

Concentrations of Credit

Examiners will have a continued focus on large concentrations of loan products and concentrations of specific risk characteristics. Concentration risk is defined as any single exposure or group of highly correlated exposures that have the potential to produce losses large enough to threaten a credit union's health or ability to maintain its core operations. Excessive credit concentrations are a common cause of financial losses. If excessive levels of credit concentration risk are identified, examiners will work with credit union management to identify strategies to mitigate the risk.

Consumer Compliance

As in 2018, examiners will continue to perform limited reviews of Home Mortgage Disclosure Act (HMDA) quarterly Loan/Application Registers, or full-year Loan/Application Registers when applicable. The reviews will evaluate federal credit unions' good faith efforts to comply with 2018 HMDA data collection and reporting requirements. These reviews will account for the statutory partial exemptions that took effect on May 24, 2018. You can find information on the changes in the Consumer Financial Protection Update 18 01, Information about the Bureau of Consumer Financial Protection's 2018 HMDA Interpretive and Procedural Rule.

The NCUA will continue to focus on Military Lending Act (MLA) compliance, and examiners will evaluate credit unions' efforts to comply with the MLA. For more information on this supervisory focus, see NCUA Regulatory Alerts 16-RA-04, Guidance on Regulatory Changes Affecting Military Lenders and 16-RA-06, Department of Defense's Interpretive Guidance on Military Lending Act Limitations on Terms of Consumer Credit Extended to Service Members and Dependents.

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Improving and modernizing your planning process

Many credit union leaders are questioning how they can host more effective planning sessions and in return gain a more effective strategic plan. Nothing is as disappointing, for CEOs and board members alike, as coming off a lengthy planning session with no tangible results. For board members to offer proper guidance, they need the proper information and metrics, which they often do not receive. For CEOs, who are tasked with delivering on the strategic plan, they need a robust vision and direction from the board.

High-level summary for improved planning

Strategic planning should be kept simple with a focus on frictionless collaboration between staff and the board. Areas of interest should likely include risk management, board and staff culture, investing in human capital and improving the member experience. Use an organizational tool with real-time reporting and presentation-building capability.

Questions to get started

Is the planning process unorganized or lacking in tangible results?

Nobody wants to come from a lengthy planning session, or series of planning sessions, without anything to show for it. Credit unions should consider whether their agendas are too broad, if they lack leaders and contributors, if there is a lack of motivation or, in the case of a facilitator, whether they have too much of an impact or not enough.

Is your strategic plan too complicated or buried under day-to-day tasks?

Ideally, strategic plans should be simple and inform staff of an organization's overall direction. Strategic plans should work in conjunction with an organization's day-to-day activities, and it should not take a secondary role.

Could your strategic plan use more accountability?

Accountability is not the most enjoyable aspect of a strategic plan to develop and review, but it is necessary. Credit unions should ask themselves what mechanisms ensure transparency and accountability in their strategic plans. Are they using key performance metrics judiciously or are they forcing metrics in areas that do not have quantitative factors? Are they keeping track of metrics in areas where numbers do matter?

How does your strategic plan adapt to change?

For credit unions, change happens on a daily basis. A strategic plan that is not able to adapt to change is one that is quickly outdated. The financial services space is fertile ground for disruption and innovation. Specifically, consumers are looking for speed, convenience, security, service and value from credit unions. To meet these needs, financial institutions must stay in a state of constant change, and that means keeping the strategic plan as nimble as possible — and staying entrepreneurial.

What tools are you utilizing to draft and execute on your strategic plan?

Certain tools and resources can help immensely in developing and executing on a strategic plan. Hiring an outside consultant can be useful, but many companies are switching over to an internal, software-led approach.

Leading with software

Typically, keeping track of a complex and evolving strategic plan on word processor documents is not enough. Software that helps a credit union's staff and board visualize the strategic plan can help define roles and keep everyone on track. Being able to update and change plans, monitor progress and ensure accountability is also very much in demand.

The strategic planning process outlines the direction of an organization, so it makes sense to give the process some weight and consideration. However, planners will find that they get out of it what they are willing to put in: an effective strategic plan takes effort and the right tools.

Read our full white paper on improving your planning process here: <https://bit.ly/2Wf53ft>.

How CU Solutions Group Can Help

Planning Pro is an all-in-one tool that handles all your strategic board, management and staff planning in an automated process. Instead of juggling numerous pieces of software, putting in late hours using company time and resources and often still paying for outside consulting, you can streamline the entire process using Planning Pro's simple and efficient system. Learn more about it here: <https://bit.ly/31se1LV>.

CU Solutions Group is a trusted business alliance partner with the West Virginia League Services Corporation.

Beyond IT: How to Create an Organization-wide Cybersecurity Culture

Use awareness and training to make cybersecurity part of your culture.

By Carlos Molina, Risk Management Consultant

Employees may unintentionally cause data breaches by clicking on a phishing email or inadvertently downloading a malicious document or access a link on their work computer that allows hackers access to your system.

Faced with such challenges, credit unions must make cybersecurity part of the company culture. Consider these four essential components of a good employee-related cybersecurity plan:

1. Awareness

To help companies safeguard data, employees must first know what the threats are. First, help them understand data classification and the difference between public and confidential data. Then, from phishing emails to malware to social engineering, teach employees about the tools of cybercriminals' trade. Communicate your cybersecurity efforts and encourage managers to reinforce cyber threats in their interactions with employees. Checklists and "cheat sheets" may also help them understand the steps they can take to safeguard the organization from cybercriminals. CUNA Mutual Group's Protection Resource Center has a variety of cyber risk and security resources available at cunamutual.com/prc (User ID/password required).

2. Training

Surprisingly, just 68% of organizations provide data protection awareness and training programs for employees [PDF]. This can be an invaluable tool in helping employees adopt better cybersecurity practices. Once employees have a foundational understanding of the threats, create situational or behavior-based

training that improves their cyber-awareness. Highlight scenarios that should be red flags, such as what to do if they receive an email message that invites them to click on a link. Behavior-based training can be as simple as teaching employees whom to contact to find out how to secure a new device in a "bring your own device" (BYOD) network environment.

3. Accountability

In addition to making cybersecurity training part of the onboarding process, include continuous cybersecurity-related activities even in performance evaluations.

Performance reviews often are tied to bonus and compensation, so incorporating cybersecurity data or observed behaviors as a benchmark may compel employees to abide by the company's best practices.

4. Vendors

Third-party vendors are a critical part of your team, but they also pose their own risks. In fact, 59% of organizations report having had a data breach caused by a vendor. Verify that organizations with which you do business have the same threshold of cybersecurity as your credit union.

CARLOS MOLINA is a risk management consultant at CUNA Mutual Group.

SOURCES:

Pew Research Center, "[Record shares of Americans now own smartphones, have home broadband](#)," January 12, 2017.

J.D. Power, "[2016 U.S. Insurance Shopping Study: Insurers Lean on Online Presence to Grow Premiums](#)," May 1, 2016.

Moody's Investors Services, Insurance Industry Overview, October, 2017.

NCUA Priorities—cont. from page 5

Examiners will review credit unions' compliance with Regulation B's notification requirements following adverse action taken on consumer credit applications. They will also review overdraft policies and procedures for compliance with Regulation E.

Current Expected Credit Losses (CECL)



While the CECL requirements may continue to evolve in 2019, examiners will inquire about efforts a credit union has taken to prepare for the new accounting standard, and whether a credit union has performed analysis for how CECL would alter the Allowance for Loan and Lease Losses funding needs. In June

2016, the Financial Accounting Standards Board (FASB) issued the new accounting standard introducing the current expected credit losses methodology for estimating allowances for credit losses, with an effective date of January 1, 2022 for most credit unions.³

For more information about this topic, see NCUA Letter to Credit Unions 17-CU-05, Frequently Asked Questions on the New Accounting Standard on Financial Instruments - Credit Losses and NCUA Letter to Credit Unions 16-CU-13, Frequently Asked Questions on the New Accounting Standard on Financial Instruments - Credit Losses.

Information Systems and Assurance

Examiners will continue conducting information security maturity assessments with the Automated Cybersecurity Examination Toolbox (ACET). Examiners will use the ACET to assess credit unions with over \$250 million in assets that have not previously received an assessment. The security, confidentiality, and integrity of credit union member information remains a key supervisory priority for the NCUA. Two additional areas of supervisory focus for 2019 are the assessment of credit union IT risk management to ensure it effectively identifies, remediates, and controls inherent risks to appropriate residual risk levels, and oversight of service provider arrangements to ensure credit unions implement effective risk-based supply chain management. These areas of focus were established as a result of historical examination analysis, emerging threat trends, and sample results of ACET maturity assessments to date.

Liquidity and Interest Rate Risks

Examiners will assess liquidity and interest rate risk management, including the following:

- The potential effects of rising interest rates on the market value of assets that affect changes to net worth and borrowing capacity;
- Member preference shifts to shares with more market sensitivity; and Credit union management's ability to meet liquidity needs given the increased competitive pressures that affect share balances.



LEAGUE PEAKS

Publication No. USPS 066-870

Published Quarterly by the West Virginia Credit Union League, Inc. 411 Cedar Grove Road Parkersburg, West Virginia 26104. The Peaks is distributed to the board of directors and committee members of all affiliated credit unions, members of the State Legislature of the State of West Virginia, other State Leagues and to affiliated agencies of the credit union movement.

POSTMASTER: Please send address change to WV Credit Union League, 411 Cedar Grove Road, Parkersburg, WV 26104.

Subscription rate is \$1.00 per year.

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