

# League Peaks

Summer 2020

The Official Publication of the West Virginia Credit Union League

No. 628

## ESSENTIAL West Virginia's Credit Unions Remain Open, Step-up During COVID-19 Pandemic



Members Choice WV FCU's Kim Cruikshank assists a member in their lobby in the wake of the "new normal." Photo courtesy of Members Choice WV FCU

As West Virginia's businesses small and large transitioned from West Virginia's Governor Jim Justice's COVID-19 *Stay-at-Home* order declared on March 24 through his *Safe at Home* plan issued in early May, credit unions remained open and deemed an essential business.

While in-office staff numbers were reduced without lay-offs or furloughs, credit unions adapted to a new operating environ-

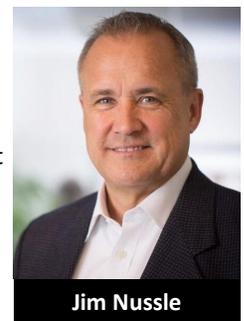
ment as COVID-19 cases increased across the state. The closure of lobbies and branch offices saw an increase in drive through traffic, curbside service and online activity while the need for basic cleaning supplies remained high among large and smaller operations.

Continued on page 4

## CUNA President Tells WV Credit Unions They Were "Built for Tough Times"

During a conference call hosted by the West Virginia League on May 8, CUNA President and CEO Jim Nussle thanked West Virginia's credit unions for their service to members during the COVID-19 pandemic. The hour-long call covered various topics including time for questions and answers at the end.

"Thanks for all you are doing during these challenging times," Nussle stated. "Credit unions were built in tough times and for tough times, and I think we are up to the challenge," he added. Nussle singled out a few League member credit unions for their specific efforts to help their members and communities.



West Virginia Central FCU was recognized for their "Give Love Challenge" campaign which committed to matching gift card purchases up to \$50 each. With a set goal of \$25,000 in community purchases, WV Central FCU met the goal in 1 hour and 45 minutes. Gift card purchases from the community supported 105 local businesses. Other credit unions lauded for their "pandemic relief" efforts were First Priority FCU for their Skip-a-Pay program, Bayer Heritage FCU for their low interest loan offerings, and West Virginia FCU for waiving all service fees.

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## NUSSLE cont. from page 1

Nussle noted there are numerous other examples of credit unions helping their members throughout West Virginia.

League President Ken Watts who served as the call moderator, asked Nussle about the status of Phase 4 of the CARES ACT which was advocated by CUNA and state Leagues. Nussle said that it will be another massive bill, and CUNA is advocating that they will be asking for improvements made in the PPP lending process, a permanent removal of CECL, and increase funding of Community Development Financial Institutions (CDFI) grant funding.

“Thanks for all you are doing during these challenging times. Credit unions were built in tough times and *for* tough times, and I think we are up to the challenge.”

Jim Nussle

“We and the state Leagues are monitoring this closely and will be urging Congress to enact these changes,” Nussle emphasized. “At this point, I see this a job one for CUNA,” he added.

Watts also asked Nussle about the status of the *Open Your Eyes Campaign* which launched in West Virginia last September. Nussle indicated that the OYE campaign has shifted its message to reflect the current economic times. He indicated that a nationwide relaunch will occur in June and will “fill the digital space.”

When asked about CUNA in-person conferences going forward, Nussle said that it is unlikely that normal conferences will take place at least until the Fall, or until the end of the year, noting that a gathering of large groups increases the risk of spreading COVID-19. We are monitoring this closely, but will listen to the health experts,” he noted.

When asked by a participant, “What keeps him up at night?” the CUNA President strongly emphasized that we have to be careful about venturing out again even if we are getting “antsy.” I know that may not be popular thinking among some on the call, but being safe now, will help us be healthy down the road.”

Nussle followed-up with another concern by stating that everything we have runs on confidence. “Do our members have our confidence?” “Do we have confidence in them? Our economy runs on confidence, and the worry for me is will our country be able to confidently turn things around,”

Nussle also touched on the state of lobbying in a COVID-19 world. Typically credit union grassroots advocacy has relied on face-to-face meeting with lawmakers. Gatherings like the CUNA GAC and Hike the Hill have been eliminated at least in the near term. So how can credit unions still be effective, one questioner asked? Nussle replied by saying that CUNA and some Leagues have already held Zoom meetings with their lawmakers which hasn’t hampered their contact or message delivery. “Who knows, maybe using this newer technology will expand our participation in the GAC if we are unable to hold the traditional meeting in 2021,” Nussle noted.

During the Q&A portion, Nussle was asked his thoughts on NCUA and their role as a regulator during this pandemic. Nussle said he thought the NCUA Board has been very responsive to CUNA’s concerns as it relates to the pressures credit unions are under. “Chairman Hood and I have been in regular contact and they have adopted many of our suggestions since the GAC,” he noted.

“Who knows, maybe using this newer technology will expand our participation in the GAC if we are unable to hold the traditional meeting in 2021.”

“With regard to examinations, I expect them to live up to their promises 18-24 months down the road.” Nussle’s reference to promise are tied to the NCUA’s assurances that credit unions won’t be penalized for working with their members during the economic downturn.

The call wrapped up with Nussle thanking credit unions again for all they are doing for their members. “You are the financial first responders during these tough times, so thank you for your service.”

# League President Delivers Video Message to Credit Unions Regarding 84th League Annual Meeting Status

League President Ken Watts never dreamed he would become the newest subject on a YouTube channel, but that's a strategy deemed necessary to update League member credit unions about the status of the 2020 League Annual Meeting. The brief video was recorded at the League office on May 20 and was uploaded to the League's YouTube channel with a link emailed to credit unions.



**Ken Watts delivers YouTube address on May 20.**

Earlier in May, the League Board, after much consideration, decided to cancel the in-person League Annual meeting due to health and safety concerns associated with the COVID-19 pandemic.

## **Ken's remarks were as follows:**

*Just as the COVID-19 situation has presented new operational challenges for credit unions, your League is adapting to new ways of delivering services. This includes how meetings, training sessions, and conferences are presented. Make no mistake, there is no substitute to our in-person contact with credit union boards and staff. You are like a family to us, and we always look forward to our face-to-face contact with you every Spring during our League Annual Meeting.*

*However, the health and welfare of our credit unions are of the utmost importance when considering our options going forward. With that in mind, and after careful consideration, our Board has decided not to hold our traditional in-person League Annual Meeting. This was not an easy decision to make, but the right one given the uncertainty of COVID-19 pandemic projections.*

*As the host organization, we had to look at three primary factors when considering holding an in-person meeting: First, the health risk to our attendees; Secondly, the confidence level of our participants in attending a large gathering; And lastly, the economic impact on the League due to possible low participation.*

*While we are saddened that our 84-year old annual meeting streak has ended, we plan to present a virtual meeting which complies with our League bylaws while taking advantage of readily available technology. Details of the meeting date and time will be formally announced in the coming weeks.*

*In the meantime, we thank you for continued support. All us have had to make adjustments in our personal and work lives, but one thing has remained constant. The need for credit union services has never been greater. We are here to support you and be your greatest advocate.*

*Please feel free to reach out to us. We stand ready to assist you.*

*In meantime, keep an eye out in your email and on our website for further plans about our 2020 League Annual Meeting.*

*Thank you.*

## ESSENTIAL—continued from page 1

In fact, while the state’s residents observed social distancing and wore protective masks, many credit unions have seen an increase in deposit and lending activity compared to the previous year.

“The health and safety of members and staff have been a top priority throughout the COVID-19 pandemic,” stated League President Ken Watts. “While credit unions have had to adjust to the new normal of social distancing, they have served their members admirably and in a safe manner,” he added.

Preston Co. FCU located in Kingwood, went above and beyond by calling elderly members during the early days of the pandemic to determine if they were in need of anything while in quarantine.

For those members that found themselves suddenly unemployed, West Virginia Credit Unions have offered a range of solutions to help members manage through temporary or extended periods of reduced or lost income. Examples have included delaying a payment, increasing credit lines, waiving fees, emergency loan programs, and financial counseling.

During the pandemic, credit unions have instituted special access procedures, and most West Virginia Credit Unions offer the following electronic services which make it easier to: Deposit checks; Transfer funds; Make loan and credit card payments; Apply for an account or loan; and, send cash electronically.

“We recognize that with the constantly changing COVID-19 situation, this is an unprecedented time filled with uncertainty.” Ken Watts, President of the West Virginia Credit Union League said. “West Virginia Credit Unions are committed to meeting the financial needs of members through this changing environment, stressed Watts.

## Peoples Federal Credit Union and Paradise Farms have the “Home Grown” initiative of “People Helping People”

Peoples Federal Credit Union has partnered with Paradise Farms and Turnrow Appalachian Farm Collective to bring the community a “home grown” initiative.

Throughout the summer, the credit union has invited the community to access fresh, locally grown produce for a healthier lifestyle at the Pop-Up Produce Market hosted at Peoples FCU parking lot on June 12, July 10, August 14, & September 11 between the hours of 12 Noon - 4 PM. Curbside service available. For the best selection coming early is recommended.



Peoples FCU “People Helping People” initiative combined with Paradise Farms ~ one component of KISRA’s Growing Jobs Project is a fresh, new way in which KISRA is making a positive difference in our community. It’s a farm-to-table program that, in addition to job creation, is encouraging entrepreneurship, and giving.

“We have come up with action plans to expand the value of this community event. We have scheduled a series of dates to Facebook Live stream valuable vegetable footage, information, recipe & planting demonstrations,” explained Peoples FCU VP of Marketing and Business Development, Anna Campbell. “We plan to obtain additional produce to increase depth of our product line via an Appalachian Farm Collective. Our July 10 event will incorporate a live remote with local V100 popular community radio station providing scripted commentary during station breaks. We will have an enticing door prize that includes vegetables along with WV Home Grown products.,” Campbell added.

# Unifying Teams Toward Strategy

Frequently, the business case for strategic change is clear. The heart of the challenge is often human. The status quo and disagreement about the future can cause inaction; and, delay affects results. How does a credit union leader unite a team and create alignment toward activities necessary for first-rate execution? In reaching out to nearly 50 executives, representing credit unions of all sizes and markets, seven themes emerged that illustrate practical ways to unify teams (from the branch to the C-Suite) around strategic and operational goals.

**Leave your title at the door.** Business initiatives are designed with the member in mind. While teams may be comprised of different departments and various levels of managers, the member matters most. A focus on the member – and not a particular department or claim – establishes a level of accountability to the most important driver of your business model.

**Be crystal clear about the end result.** Defining and measuring success is vital for all to recognize and accept. It helps in gauging progress along the way and offers undeniable evidence of achievement or a need for continued refinement. This clarity toward an outcome helps maintain focused activity in the midst of competing priorities.

**Question everything.** If a better way to achieve end results exists, it needs discussion. The ideas and opinions of all team members are essential, especially when determining the capability of “business as usual” to produce results necessary for success. Useful debate and deliberation – about everything – reinforces or refines processes and courses of action.

**Make data-driven decisions.** Personal preferences, deference to tenure, or a “gut feeling” can’t replace trends, statistics, and scenarios. Excellent research and reliable data help to remove the emotion of selections and allow for high-quality decisions. Exceptional, fact-filled choices lead to steady and dependable results, a hallmark of a high-performance team.

**Be willing to let go.** There is much strategic value in saying, “No,” as long as the offset is full commitment to strategic areas of, “Yes.” A closer focus helps to organize resources and motion; and, the likelihood for timely success is greater without diversion or diluted endeavors. Trade-offs are

part of significant achievement and allow for greatest effect.

**Delineate daily inputs for success.** “A three-year plan and a specific goal make for great discussion, but what do all need to accomplish today?” shared many executives tasked with securing buy-in from all parties. The most effective instrument? Taking strategy to every level and co-creating daily actions and behaviors tied to strategic initiatives and related metrics.

**Listen – a lot.** Whether via offsites, lunches, town halls, branch visits, or an open door/inbox – feedback is necessary. It provides an opening to appreciating applied execution; it delivers a systematic flow of worthwhile information; and, it offers hands-on ideas to help enhance strategic initiatives. Listening may well be the greatest tool in an executive’s skillset.

It’s often a challenge to lead experienced, established, and emerging professionals – all on the same team. Consider incorporating these ideas for nurturing and sustaining a well-coordinated, high performance group able to achieve clear business objectives and produce at elite levels. In the end, they can improve your capability to: get people to achieve strategic results; efficiently manage competing priorities; provide focus and purpose for your credit union; and, construct a purposeful, unified, and action-oriented team.

Jeff Rendel, Certified Speaking Professional and President of Rising Above Enterprises, works with credit unions that want entrepreneurial results in sales, service, and strategy. Each year, he addresses and facilitates for more than 100 credit unions and their business partners.



# CUNA Mutual's 11<sup>th</sup> Annual Discovery Conference Registration Now Open

**Virtual Conference Set for August 13, 2020**

CUNA Mutual Group announced that registration is now open for its 11th annual Discovery Conference being held on Aug. 13, 2020. This unique virtual experience offers innovation experts, industry thought leaders and credit union executives to help credit unions prepare better for an uncertain business world. The no-cost event is designed specifically for credit union CEOs and their leadership teams. The agenda for Discovery 2020 is built around the most requested topics from credit union leaders and allows participants to attend based on their schedule.

“Credit unions are facing unprecedented challenges in their daily operations,” said League President, Ken Watts. “This year's Discovery Conference is designed to help credit union leaders to assess these new challenges and new opportunities while creating strategies to serve their members.”

Retired Brigadier General Thomas A. Kolditz will open the conference with his keynote, *Extremis Leadership: Leading as If Your Life depended On It*. Kolditz is the executive Director of the Doerr Institute for New Leaders.

## **Eight Breakout Sessions**

This year's conference will host eight breakout sessions covering topics such as the U.S. *Economic Outlook and its Impact on Credit Unions*, *People Helping People in the Digital Era*, and *Payments in*

*the New Normal*, to name a few.

Closing this year's conference is Sheryll Connelly, Manager of Global Trends at Ford Motor Co. Her keynote is entitled *Confessions of a Corporate Futurist: Coming Trends that Will Revolutionize Your Business*.

## **Network with credit union peers**

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 employees are welcome and encouraged to attend. View the complete agenda for more details.

All sessions will be available on-demand after the conference ends. For more information, please visit CUNA Mutual registration page at <https://www.cunamutual.com/events/discovery-conference>.

**Stronger Together**

 CUNA MUTUAL GROUP



# Discovery <sup>August 13</sup> 2020



AGENDA AT-A-GLANCE  
9:00AM - 4:00PM, CT

## Opening Keynote

9:30 AM to  
10:30 AM CT

### **In Extremis Leadership: Leading As If Your Life Depended On It**

THOMAS A. KOLDITZ | Retired Brigadier General, Executive Director of the Doerr Institute for New Leaders, Leadership Keynote Speaker and Author

## Breakout Sessions | Morning

11:45 AM to  
12:30 PM CT

### **U.S. Economic Outlook & Its Impact on Credit Unions**

STEVEN RICK | Chief Economist, CUNA Mutual Group

### **People Helping People in the Digital Era**

SAM DAS | Director, Corporate Development & CMFG Ventures LLC  
ERIC HANSING | Vice President, Strategy & Multicultural, CUNA Mutual Group  
MICHEAL HERMAN | Vice President, Innovation, CUNA Mutual Group  
SHAZIA MANUS | Chief Strategy & Business Development Officer, AdvantEdge Analytics

### **The Needs Adaptive Member Journey**

ERIN COLEMAN | Senior Director, Advisory Services, Filene Research Institute

### **Payments in the New Normal**

BRIAN SCOTT | Chief Growth Officer, PSCU

## Breakout Sessions | Afternoon

2:00 PM to  
2:45 PM CT

### **Emotional Engagement: Differentiate Your Members' Experience**

BECKI HAGERMAN | Vice President, Sales, CUNA Mutual Group

### **2020 Market Update: Politics, Pandemics, and Big Possibilities in a Divided World**

SCOTT D. KNAPP | CFA®, Managing Principal, CUNA Mutual Fiduciary Consultants

### **Customer Experience Design: The Competitive Advantage**

PATRICK MCELHENIE | Director, Digital Lending, CUNA Mutual Group

### **Deliver Distinct Member Experiences with Open Banking**

KATHY LIGMAN | Vice President, Product Management for Digital Channels, Fiserv

## Closing Keynote

3:00 PM to  
4:00 PM CT

### **Confessions of a Corporate Futurist: Coming Trends That Will Revolutionize Your Business**

SHERYL CONNELLY | Innovation Speaker, Manager of Global Trends & Futuring at Ford Motor Company

# August 13 Discovery 2020



## WELCOME REMARKS

ROBERT TRUNZO | President & CEO, CUNA Mutual Group



## OPENING KEYNOTE | 9:30AM – 10:30AM, CT



## In Extremis Leadership: Leading As If Your Life Depended On It

THOMAS A. KOLDITZ | Retired Brigadier General, Executive Director of the Doerr Institute for New Leaders, Leadership Keynote Speaker and Author

Operating environments for both government and business are characterized by volatility, complexity, and uncertainty—perfect conditions for crises to emerge. Brigadier Gen. Tom Kolditz, author of *In Extremis Leadership: Leading As If Your Life Depended On It*, shows how extreme life-and-death situations can offer profound lessons for leaders in any setting. Tom's research reveals that the leadership skills and principles evident in dangerous settings also apply to leading in business and everyday life, making this program applicable to both personal and professional success.

9:30AM – 10:30AM, CT

ADD TO  
CALENDAR

## BREAKOUT SESSIONS | 11:45AM – 12:30PM, CT



## U.S. Economic Outlook & Its Impact on Credit Unions

STEVEN RICK | Chief Economist, CUNA Mutual Group

The COVID-19 pandemic recession will be the biggest economic event in our lifetimes. Interest rates are the lowest in U.S. history and the unemployment rate is the highest in modern history. Explore the possible depth and duration of this economic crisis and what impact it will have on credit union balance sheets and income statements for the next two years.

11:45AM – 12:30PM, CT

ADD TO  
CALENDAR

## BREAKOUT SESSIONS | 11:45AM – 12:30PM, CT

### People Helping People in the Digital Era



**SAM DAS** | Director, Corporate Development & CMFG Ventures LLC

**ERIC HANSING** | Vice President, Strategy & Multicultural, CUNA Mutual Group

**MICHEAL HERMAN** | Vice President, Innovation, CUNA Mutual Group

**SHAZIA MANUS** | Chief Strategy & Business Development Officer, AdvantEdge Analytics

Join credit union industry veteran and AdvantEdge Analytics leader Shazia Manus for a thought-provoking conversation around some of the biggest ideas in money. Expert panelists from within the credit union movement will share their perspectives on the transformative influence of things like data analytics, digital lending, fintech disruption and the multicultural consumer. Confront new ways of thinking about what “people helping people” really means in the digital era, and how small decisions today can give rise to massive change tomorrow.

11:45AM – 12:30PM, CT

ADD TO  
CALENDAR



### The Needs Adaptive Member Journey

**ERIN COLEMAN** | Senior Director, Advisory Services, Filene Research Institute

As we navigate through the 21st century, and particularly as we emerge from the initial COVID-19 crisis into our new normal, new challenges are emerging for credit unions: economic pressures, consumer well-being concerns, and a renewed focus on a digital first strategy. In this environment, how can credit unions continue to serve their members’ specific needs, expectations, and motivations? They must shift their approach to both measure member journeys and link them to their business strategy. Hear about the “needs adaptive” member journey and how this kind of journey mapping allows you to adapt to members’ changing needs. Learn how to take a member-focused approach to crafting effective business strategy, keeping members’ well-being top-of-mind.

11:45AM – 12:30PM, CT

ADD TO  
CALENDAR



### Payments in the New Normal

**BRIAN SCOTT** | Chief Growth Officer, PSCU

Explore current and future payment trends, including the steps credit unions can take to ensure sustained success in the post-COVID environment. As the payments industry continues to rapidly evolve, learn what consumers really want and how you can deliver a seamless, connected experience for your members.

11:45AM – 12:30PM, CT

ADD TO  
CALENDAR

## BREAKOUT SESSIONS | 2:00PM – 2:45PM, CT



### Emotional Engagement: Differentiate Your Members' Experience

**BECKI HAGERMAN** | Vice President, Sales, CUNA Mutual Group

As banks, credit unions and fintechs focus on building digital capabilities that deliver a convenient, frictionless customer experience (CX), many are overlooking a key driver of CX perceptions – how the experience makes the consumer feel. This emotional element is an opportunity for credit unions to differentiate themselves, especially during the current pandemic crisis.

Hear highlights from new research exploring the role emotion plays in shaping consumers' CX perceptions of their experience using various financial products and interacting with their financial institution. Examine the causes of poor emotional experiences and steps credit unions can take when things don't go according to plan. And discover the benefits credit unions can expect by going beyond functional needs, emphasizing a truly positive emotional experience for members.

2:00PM – 2:45PM, CT

ADD TO  
CALENDAR



### 2020 Market Update: Politics, Pandemics, and Big Possibilities in a Divided World

**SCOTT D. KNAPP** | CFA®, Managing Principal, CUNA Mutual Fiduciary Consultants

This year started on a good footing with indications of reaccelerating economic growth after softness experienced last year. Then wham! Out of the blue came the COVID-19 pandemic and public health policies that sent the global economy into declines not seen since the Great Depression. Add uncertainty of an upcoming election that is likely to be a bruising affair, and suddenly there is no shortage of challenges faced by the economy and financial markets. The impact of the pandemic and the political cycle's influence on financial markets will be discussed in simple, entertaining terms. Special emphasis will be placed on the outlook for savers and investors.

2:00PM – 2:45PM, CT

ADD TO  
CALENDAR



### Customer Experience Design: The Competitive Advantage

**PATRICK MCELHENIE** | Director, Digital Lending, CUNA Mutual Group

Customer experience (CX) design is now a source of competitive advantage. Credit unions that focus on human-centered design create member experiences that not only build loyalty, but also inform their business decisions.

Hear about lending insights gained through our partnership with Frog (a global design and innovation consultancy) and through the creation of our own Innovation Center. Learnings over the past eighteen months motivated us to change the way we create new lending products and services for credit unions.

2:00PM – 2:45PM, CT

ADD TO  
CALENDAR

## BREAKOUT SESSIONS | 2:00PM – 2:45PM, CT



### Deliver Distinct Member Experiences with Open Banking

**KATHY LIGMAN** | Vice President, Product Management for Digital Channels, Fiserv

According to Forbes, one in four community-based financial institutions plan to invest in or deploy APIs in 2020, on top of the 35% that have already done so.\* As credit unions evolve to meet changing member expectations, an Open Banking ecosystem offers opportunities to deliver connected user experiences across all channels, from branch to digital. What's the definition of Open Banking? How do you transform member experiences with an API-driven digital strategy? Learn how FinTech partnerships drive innovation and ultimately deliver personal, relevant connections with members to create next-level digital experiences.

\* Forbes "The 5 Hottest Technologies in Banking for 2020", Ron Shevlin, Senior Contributor from "Observations from the Fintech Snark Tank"

2:00PM – 2:45PM, CT

ADD TO  
CALENDAR



## CLOSING KEYNOTE | 3:00PM – 4:00PM, CT



### Confessions of a Corporate Futurist: Coming Trends That Will Revolutionize Your Business

**SHERYL CONNELLY** | Innovation Speaker, Manager of Global Trends & Futuring at Ford Motor Company

No one knows what the future holds and despite our best efforts to prepare for the unknown, the future plays out in unexpected ways. All too often, the success and failure of an organization comes down to its ability to manage uncertainty and effectively identify how external—and seemingly unrelated—trends can have significant impacts on a business. Sheryl Connelly reveals her secrets for how to think like a futurist, providing expertise and strategies necessary for effectively anticipating change. From the 10 mega trends that could change the world as we know it before the year 2050, to perspective that will forever change one's approach to long-term planning and strategy, Connelly delivers insights necessary for organizations across industry sectors to thrive, innovate and remain relevant.

3:00PM – 4:00PM, CT

ADD TO  
CALENDAR

## NCUA Will Begin Easing into On-site Exams Beginning July 6

After three and half months of working remotely due to the COVID-19 pandemic, National Credit Union Administration (NCUA) examiners will be easing back into on-site credit union examinations beginning July 6. This, according to a letter (20-CU-20) issued to federally insured credit unions on June 20 by NCUA Chairman Rodney Hood.

“After conducting a workforce readiness survey, obtaining guidance from appropriate federal agencies, and partnering with a public health firm retained to advise the agency on COVID-19-related matters, the NCUA developed a multi-phase transition plan for the resumption of its on-site operations and is now preparing to implement that plan,” stated Hood.



The phased transition plan provides a framework for how and when NCUA staff resumes an on-site presence at both NCUA offices and credit unions. Hood said the NCUA’s top priority is that of ensuring “the health, safety, and well-being of its staff while executing the agency’s mission.” The transition plan may begin as early as Monday, July 6, 2020, and has built-in flexibility if a later implementation date is necessary.

In the transition plan’s first phase, NCUA may begin conducting voluntary on-site examinations. “We will communicate specific implementation details before we begin the first phase,” Hood explained. During the first phase, the NCUA will continue to encourage both field and office staff to work remotely when possible. The NCUA will also implement social distancing and other precautionary measures in its offices to ensure the health and safety of its staff. Additional precautionary measures will include the distribution of appropriate protective supplies to both field and office staff.

Looking ahead, the agency will continue to monitor the impact of the COVID-19 pandemic as they transition to normal on-site operations and will continue to notify credit unions of changes to procedures and examination protocols



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Leslie Newland.....	Administrative Assistant
Keith Rhodes.....	Director of Education & Training
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