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Issue: 12 October/2014

A Message from MY CU Services' President/CEO Drew Kishbaugh

We're in the fourth and final quarter of 2014!

It seems like this year has flown by, but then I'm reminded of all the upgrades, promotions and events we've been a part of and I'm proud to say MY CU Services has had one of its best years yet!

While we've already launched several money-saving campaigns, including the mobile pay promotion, The Great Transaction Challenge, etc., we're not quite done yet.

For credit unions who sign a service contract by October 31, 2014, we will lock in our current pricing. That goes for new users and current users who wish to renew their contracts. Be sure to take advantage of this great opportunity before the potential new year pricing increase.

We're also very excited to share that our chief culture officer, Joe Bertotto, will be speaking at Mid-Atlantic Corporate's 2014 Financial Management Conference later this month. He'll be discussing ways for credit union leaders to harness the best performances from themselves and their employees, while maintaining an affable work environment.

In addition, you will also notice that Joe has his very own newsletter column, Ask Joe, in this month's edition. Look for future articles and a special video series that will be launched later this month.

Thank you to all of our members who have made this a successful year! Have a great rest of the year and we'll see you in 2015!
Upgrade to OneClick

For any credit unions currently using our Plus electronic bill payment (EBP) system, this is for you!

Because we value your partnership and understand you want to offer the best bill payment product on the market, MY CU Services is now offering discounts on the new OneClick EBP solution with an early renewal of your bill payment contract!

OneClick is an innovative EBP solution which combines a seamless online experience with our proven bill payment infrastructure.

How is OneClick different than our Plus EBP solution?
- Fewer clicks to access core bill pay functionality
- Consolidated feature functionality
- Mobile integration
- Intuitive and user-friendly
- Consistent look and feel
- Refreshed front end user experience
- Refined payee and payment work flows while creating a bill pay "command center"
- Onboarding and support tools to drive bill pay adoption and usage
- Flexible bill pay branding customization at the internet banking and institution
- Screen reader accessibility for visually impaired customer base (main focus JAWS software)

While OneClick boasts all of these upgrades, your members will still be able to pay bills from multiple accounts, make account-to-account transfers, receive electronic statements with eBill, set up a payment schedule and track payment history.

In other words, OneClick makes branding and back-end tasks easier for your credit union and functionality more convenient for your members.

If your credit union is interested in upgrading to OneClick through MY CU Services, please contact our sales team at (888) 985-7280 or sales@mycuservices.com!

See a demo NOW! Click Here.

Participation Needed and Wanted

Ask Joe!

The "Ask Joe" column is written by Joe Bertotto, chief culture officer for MY CU Services, and provides advice, opinion and commentary on your workplace leadership problems.

Have a concern and need a second opinion? Send your questions to askjoe@mycuservices.com.

Follow "Ask Joe" on Twitter - @AskJoeB.
Dear Joe,

One of my employees is very reserved and doesn't socialize with anyone. Most of the time, she just stays at her desk. She's also this way during meetings. She never presents an idea or gives an opinion on input from others. I'm not sure how to get her to participate in work activities or how to make her feel included. I'm not even sure how to approach her. Can you help me?

Sincerely, Reserved Employee

Dear Reserved Employee,

It can be a struggle to have people on the team who don't seem willing to participate. While that can be frustrating, here are two questions to consider:

- Do these two concerns impact this team member's ability to achieve her goals?
- Do either of these behaviors violate the Values of your credit union?

Since it doesn't appear that the answer to either of these questions is yes based on the problem you're having, let me ask you another question:

- Can you accept these behaviors as part of who this team member is?

Leaders can spend tremendous amounts of energy trying to perfect people, molding them into a "better" version of someone they are not. The reality of any team is that it is comprised of imperfect people, each one having their own natural preferences and little idiosyncrasies. With that in mind, instead of trying to make this team member more sociable, accept her for who she is and try to notice what she does well. Perhaps by staying at her desk she gets a lot of work done. Maybe she has great powers of concentration and endurance. In meetings, she might not be able to come up with ideas because she needs to process information and mull her thoughts over before speaking. When she is afforded time, she might come up with brilliant ideas. Search for the good stuff that's already there, not what's missing. As a leader, your job is to make people better. That means looking for different ways to connect with each person. Maybe by providing an agenda in advance or circling back with her after the meeting, you can build the platform that will bring out her best thinking.

A profitable practice is to approach her and everyone on your team with positive intent. Really get to know each member of your team and realize that they will have their own unique talents and strengths. Engaging in conversations focused on the gifts people have to offer creates a different dialogue that can advance your team and your credit union to greater levels of unity, commitment and performance.

Stay Positive - Joe B.
**Maintenance Scheduled**

**Upcoming Maintenance to Electronic Bill Payment and MASTER Site**

Due to scheduled maintenance, your electronic bill payment system through MY CU Services and the MASTER site will be unavailable from 9:00 a.m. ET on Saturday, October 4, 2014, to 6:00 a.m. ET on Monday, October 6, 2014.

Your credit union and your members will be unable to access bill pay PLUS, OneClick and Biz 2.0, as well as the MASTER site. In addition, your members will not be able to perform bill pay from a mobile device.

During most of this downtime, your members will see messages alerting them that the bill payment websites are down for maintenance. However, there may also be a brief period where these messages will not be presented.

No action is required of your credit union or your members. However, MY CU Services highly recommends that your financial institution notify your members of this downtime prior to October 4. MASTER site's Secure Message feature is a communication option that enables your credit union to send a communication to your members and may be utilized for this notification.

We apologize for any inconvenience.

If you have any questions or concerns, please contact us at billpay@mycuservices.com or (888) 985-7280, option 1.

**Earn 1% Revenue Share!**

**Earn More with Foreign Currency and Card Services**

Do many of your members travel outside of the United States? Well now your credit union can be their international resource by taking advantage of our foreign currency and card services!

Through our partnership with Travelex, credit unions have access to an online currency system that provides instant web access for the teller-line user, offering a streamlined ordering process for your traveling members in fewer than 90 seconds.

So whether your member wants their foreign currency loaded onto a prepaid card or prefer to receive the foreign currency as traditional cash, this program can meet their needs.

The best part?

As part of this program, the credit union will earn a flat one percent revenue share on all foreign currency sales/purchases and multi-currency cash passport prepaid MasterCard sales.

For additional information on our new foreign currency and card services program, please contact our sales team at (888) 985-7280, extension 4718 or sales@mycuservices.com.