



Stay in Touch!



CEO Message

As we welcome another spring, I want to reflect on the good things MY CU Services experienced during the first quarter of 2017.

We attended several events in February, including the Carolinas Credit Union Connect and Vizo Financial's GAC Reception. Both allowed us to reconnect with old faces and meet new faces. We were delighted to be a part of these events.

Also in the first quarter, we began offering a new service that has already sparked A LOT of interest – ACH audit services. Through this service, we can help you meet the regulatory requirement to perform an annual ACH audit. To find out more about our ACH audit services, read the article below.

Our learning and engagement champion, Jeanne Heath, hosted a webinar in March called "Creating a Positive Workplace Culture." She talked about ways to develop a work environment that is upbeat and positive to keep engagement and morale at an all-time high. To see a recording of the webinar, [click here](#).

Product Spotlight: ACH Audit Services

ACH is a staple in credit union services. It's the bread and butter of payments, as the world continues to depend on electronic funds transfers.

With that said, it's no wonder that the NCUA has made it a must for all credit unions to perform an annual ACH audit. And while, yes, it is a regulatory requirement, ACH audits can be informative and helpful in improving your credit union's ACH operations.

MY CU Services realizes the importance of ACH audits, which is why we now offer ACH audit services. All your credit union has to do is schedule your audit and provide our team (many of whom are Accredited ACH Professionals [AAPs]) with your ACH information, and we'll take it from there.

Once we've completed the audit, you'll receive a full report that details compliance with NACHA Rules and any audit findings.

As a bonus, you can choose to have our experts perform an optional ACH risk assessment of your system and controls,

As we move forward, I want to invite all of you to connect with us on our social media sites. Our goal is to be readily available to our clients anytime, and not just for business-related items. Learn about our staff, see what products we have to offer and enjoy some fun moments with us. If you're interested in connecting with MY CU Services, check us out on [Twitter](#) and [LinkedIn](#).

If you are participating in The Great Transaction Challenge, be on the lookout for an update on the first quarter rankings. And remember, MY CU Services has plenty of resources to help you promote electronic bill payment to your members.

So until next time, have a wonderful spring and I hope you enjoy a prosperous second quarter!

as well as your operation and transaction activities.

Additional benefits of our ACH audit services include:

- Audit can be performed any time of the year.
- Option for remote audit via secure portal or on-site audit.
- Convenient option for credit unions that use our ACH services.
- Potential for MY CU Services to help resolve audit findings.

Don't think of your ACH audit as a regulatory burden. Think of it as an opportunity to become better acquainted with your ACH systems and processes.

For more information on our ACH audit services, contact our sales team at sales@mycuservices.com.

Ask Joe!

Dear Joe

As a manager, I feel it is important to give every one of my employees some sort of leadership experience. Do you have suggestions for unique and memorable ways that I can provide leadership training to my team?

-Learning to Lead

Dear Learning to Lead,

I applaud you! Too often, managers, pressured by getting the work done, don't prioritize developing their people. Before we get into the development opportunities, there are two critical actions you want to take.

First, meet with the employee to discuss why he or she is participating in the development opportunity and what your expectation is. Far too often, employees attend a development program but don't know why. Worse yet, some think it is remedial.

Once you set clear expectations, you then want to meet immediately following the development program (or on-going, depending on the length of the opportunity) to debrief what the employee learned and how he or she is going to apply that learning. This step is often skipped and diminishes overall growth. These two steps will exponentially increase the application of the learning opportunity.

That said, here are a few opportunities that are extremely effective.

- **Serving on a community organization's board.** There is tremendous growth potential serving on a board that has committed, experienced volunteers. Much can be learned from working with these types of professionals. Informal mentoring relationships can form. This has the added benefit of doing something good in the community and getting the credit union's name out there.
- **Performing "stretching" work.** Typically, people learn best by doing, so every opportunity to have a person perform work outside of his or her area of responsibility develops the person. Coaching is important here as is the tolerance for mistakes. Keep the person's strengths in mind – the more you can leverage those the better. Development can be a time for people to experiment, just be aware that not every person can learn to do everything well.
- **Teaching colleagues.** People turn up their knowledge base when they have to instruct others. Preparing for that demands a heightened depth of knowledge and intense preparation, which cultivates expertise.
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As a leader, the only way to grow your credit union is to grow your people. Making development a priority pays dividends that will benefit everyone, including your members.

- Joe B.

Mobile Deposit

Mobile deposit allows your members to deposit checks directly from their camera-equipped mobile devices in three easy steps. All they have to do is take pictures of the check (front and back), upload the images and submit.

Our system then captures and processes the check images after correcting image distortions, converting the images to conform with Check 21 standards and securely transmitting the data.

Benefits for the Credit Union:

- Easy check processing.

- Provides end-to-end security for protecting member information.
- Prevents duplicate check deposits.

Benefits for Members:

- Ability to easily deposit checks without visiting a branch.
- Provides alerts of unusable check images in real time.
- Secure transmission of financial information.
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Members want mobile services, and it's easy to see why. Make your credit union mobile-friendly with MY CU Services' mobile pay and mobile deposit solutions!

For additional information on our mobile services, contact our sales team at sales@mycuservices.com.

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