



*Stay in Touch!*



## CEO Message

As we begin a new year, I want to take the time to say thank you. We experienced a very successful 2016, and we're extremely grateful to our clients for your continued support.

Looking forward, it's hard to say what to expect from 2017. With Donald Trump on his way to the White House, there's guaranteed to be change. How will he shake up the markets, the business world, etc.? I guess we'll find out.

But I can tell you what MY CU Services has in store:

If you haven't already heard, we've brought back our Great Transaction Challenge this year. In a nutshell, the Great Transaction Challenge is a competition among our electronic bill payment users to increase their transactions over 2016. The winning credit union will receive free bill payment in 2018. You can read more about the competition in the article below!

We've also started making plans to participate in events beginning in February. If you're in the area, come see

## Product Spotlight: MoneyPass

Did you know that millennials use more cash than any other age demographic? That's according to a recent article from atmmarketplace.com.

What does that mean for your credit union? It means that ATMs are still a priority, as they provide quick cash on the go.

If you want to build your ATM network, MoneyPass is the answer.

Becoming a part of MoneyPass means access to turnkey marketing materials and online and mobile ATM locators for your members. In addition, MoneyPass is a surcharge-free network. That means your members can get the cash they need with no extra fees.

Full access to thousands of ATM machines, easy-to-use marketing and locator tools and no surcharge fees? Yeah, that should make your members – millennials and all – pretty happy!

And let's not forget your bottom line. Because there's nothing like a network of highly-trafficked, cash-dispensing,

us at the Carolinas Credit Union Connect event in Charlotte, N.C., on February 2-3. We'll be there along with Vizo Financial, so feel free to stop by our booth and say hello!

In addition, we'll be joining Vizo Financial for a reception on February 27 at the Acadiana Restaurant during CUNA's Governmental Affairs Conference.

And, as always, we'll be looking for new and innovative ways to assist you with your payments and technology needs. No matter what else changes, our commitment to our clients and our promise to deliver the "MY CU difference" will remain constant.

With that said, bring on 2017!

transactions-made-easy ATM machines across the country to get your credit union some serious recognition.

Think big, think member convenience, think MoneyPass!

For more information on MoneyPass or any of MY CU Services' ATM and debit card services, contact our sales team at [sales@mycuservices.com](mailto:sales@mycuservices.com).

## Ask Joe!

*Dear Joe,*

*I can tell that one of my employees is stressed. She's got a lot on her plate at work, as well as in her personal life. I want to help her so she doesn't feel so overwhelmed, but I'm not sure what to do or say. Do you have any suggestions?*

*-Concerned Manager*

### **Dear Concerned Manager,**

Being overwhelmed seems to be the norm as most workers are busier than ever. The pace of work has skyrocketed based on our ever-connected, 24/7, on-demand world. Couple that with the pressure of people's personal lives, where some parents are not only caring for their children but their parents, and we've got a recipe for significant stress. Here are three ways you might be able to help, not only this member of your team, but others as well.

1) Meet with your employee and have her fill out this grid categorizing her assigned work into one of four quadrants:

<b>Good At/Enjoy</b> <i>Minimal Stress</i>	<b>Not Good At Yet/Enjoy</b> <i>Low Stress</i>
<b>Good At/Don't Enjoy</b> <i>Moderate Stress</i>	<b>Not Good At/Don't Enjoy</b> <i>High Stress</i>

- 1. Work she is good at and enjoys – this is where you want her to spend most of her time.
- 2. Work she isn't good at (yet) but enjoys – this could be an area of development for her.
- 3. Work she is good at but doesn't enjoy – this is where most people spend the majority of their day, but it isn't very rewarding.
- 4. Work she isn't good at and doesn't enjoy – this causes a lot of stress for anyone spending any significant time here.

This can be an interesting exercise as it relates to performance and stress.

Category 1 leads to high performance and minimal stress.

Category 2 leads initially to average performance and low stress, but performance improves with practice and coaching, while stress diminishes with higher competence.

Category 3 leads to average performance and moderate stress.

Category 4 leads to poor performance and high stress.

So where possible, move more of her work into Category 1 and provide development opportunities that fit into Category 2.

2) Choose encouragement, not discouragement. Being overly critical can lead to high levels of stress. That doesn't mean you should abandon critical feedback, but consider balancing it at other times by accentuating what is going well.

3) Help to prioritize the workload. In many organizations I work with, everything is a top priority. When that's the case – and it is easy to understand why it happens, as we try to serve members and coworkers as quickly as possible – it leads to a lot of scrambling and running from one thing to another. For many people, this creates an uptick in stress. Prioritizing the workload reduces stress as it leads to less questions about what the person should be working on.

A final thought – one of the ways you can help reduce stress in one’s personal life is to accommodate her schedule. Giving people as much flexibility as possible when it comes to their commitments outside of work can substantially lower stress.

- Joe B.

## The Great Transaction Challenge: Let the Competition Begin!

On your marks, get set, grow!

No, that’s not a typo. Now that the Great Transaction Challenge has begun, 43 credit unions are competing to see who can grow their electronic bill payment (EBP) transactions the most.

The credit union that increases their total transaction usage by the largest percentage in 2017 over 2016 will win an AMAZING prize...

FREE BILL PAYMENT IN 2018 (not to exceed \$5,000)!

With stakes like that, the competition is sure to be fierce.

Want to stay ahead of the game? Make sure to take advantage of the free marketing materials in our resource center to help promote EBP to your members. And don’t forget about our bill payment commercials to showcase the person-to-person (P2P) payment, gift check and donation check features.

To quote “The Hunger Games,” may the odds be ever in your favor!

## MY CU Services Notifications

As a client of MY CU Services, you have access to all of our communications regarding system announcements, company updates, education, events, newsletters, videos and more.

You have the power to control what information you receive through our notification system. Once you sign up, you can choose your preferred notification lists and update your preferences at any time.

### Sign Up for Notifications

There are two ways to sign up to receive notifications.

If you're a new employee or are not already signed up to receive email notifications, go to the Notifications page on our website. From this page, you'll be able to set up your user profile and select which lists you'd like to subscribe to. [Click here](#) to go to the Notifications page.

If you're already signed up to receive MY CU Services notifications, you can also edit your user profile and notification preferences by clicking the "Manage Your Subscriptions" link at the bottom of any email.

### **What Lists Are Available?**

Below is an overview of the kinds of notifications we offer. To see all MY CU Services notification lists, [click here](#).

- MY CU Services Announcements
- MY CU Services Quarterly Newsletter
- Vizo Financial's Weekly Bulletin (MY CU Services information is always included)
- Service Announcements (choose by service)
- FInection Video Announcements (choose by show)
- And more!
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### **Service Announcements by Location**

With services being processed in both our Pennsylvania and South Carolina locations, we've broken out some of our MY CU Services service announcement lists to specify Columbia (South Carolina) or Middletown (Pennsylvania).

If you utilize our services through our South Carolina location, you'll want to select the appropriate service announcement lists noted as Columbia. For example, if you want to receive notifications about ACH originations and you handle your ACH processing through our South Carolina location, you'll select the "MY CU Services ACH Originations Service Announcements - Columbia" list.

Please note that these location-specific lists only pertain to a few of our service announcement lists. If a list does not specify either Columbia or Middletown, it is available to every MY CU Services client, regardless of location.

### **Internal Approval**

Please note that some notification lists require internal approval. If you meet the requirements to join a particular notification group, we will make every effort to make sure you are added to the list promptly.

If you have any questions or concerns, please contact us at (888) 985-7280, or email [mycumarketing@mycuservices.com](mailto:mycumarketing@mycuservices.com).

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