



Stay in Touch!



CEO Message

We've eaten the turkey, opened gifts, toasted champagne glasses with high hopes for the new year ahead. After so much celebration in the last few months, it's hard to get back into the motions of everyday life. But don't worry – MY CU Services plans to keep the excitement going in 2018!

In the coming weeks, we will be working to complete the implementation of a new domestic wire system for Vizo Financial members. As previously communicated, the wire system is just part one of an entirely new payments platform that will also include ACH and check payments over the next couple years.

The wire system will offer some convenient new features, such as single sign on through the online member access network (Zephyr), reporting capabilities for importing to your core system and BSA monitoring purposes and import/upload of Fed-formatted wire files – just to name a few!

Vizo Financial will be hosting live webinars to serve as “tutorials” for credit unions to learn more about the wire

Product Spotlight: Positive Pay

Do you ever think to yourself, “Is there a better way to process official checks?” We found ourselves asking that same question, which is why we created Positive Pay!

MY CU Services' Positive Pay system was introduced in 2015, and has since made official check processing so much easier and more efficient for credit unions. Here's why...

As a credit union service provider, we understand the ins and outs of processing. Over the years, we listened to stories from our clients and developed the Positive Pay system in-house, so we could include some very unique features.

One of the most popular features of the Positive Pay system is the credit union decisioning capability. With this capability, your credit union can make the decision to pay or return issues ...and you can do it right through the Positive Pay system!

And there are quite a few other reasons to love Positive Pay:

- Submit issues using Vizo Financial's routing and transit numbers, and MY CU Services will reconcile the account on your behalf.
- Receive monthly statements detailing all paid, outstanding and stop payment items.
- Receive debits daily for items issued.
- Get real-time status of items.
- Access on-demand reports.
- Receive email confirmation of submitted issues.

system, and they have also created a how-to guide for instructions on navigating the system. Please take the opportunity to join one of the webinars and review the guide, as these resources will really be helpful once the new system goes live.

We're also excited to announce that we'll be hosting our very own Road Tour this year! We're going to be traveling to four different locations over the year to meet with credit unions. The events will be casual and fun, but also informative. The Road Tour schedule is currently in the works, so look for dates and locations soon.

Just because the hustle and bustle of the holiday season is over doesn't mean there's not great things to look forward to in the coming year. I, for one, am excited to see what the new year brings! Have a great first quarter!

- Reduce errors with fraud and duplicate file detection.
- Edit outstanding checks.
- View issue history.
- View images at no charge.

In addition to official check processing, Positive Pay also offers money orders. These money orders are processed through the credit union's settlement account with no monthly minimum charge and low fees.

Now, you don't have to wonder. Positive Pay is hands down the better way to process official checks and money orders!

Want to switch to MY CU Services' Positive Pay solution? Contact our sales team at sales@mycuservices.com for more information!

Ask Joe!

Dear Joe,

I manage some of the youngest employees in our organization. They are fantastic workers with great new ideas, but some of the older, more tenured employees just don't (or won't) see from their point of view. I really think there's a generational gap in our company culture that could be hindering not just our progress, but also our ability to keep younger employees happy. How can we bring the generational divide together?

-Bridge the Gap

Dear Bridge the Gap,

There are two factors that can help you bring everyone together. First, regardless of generational differences, everyone needs to be accepted and appreciated as an individual. Taking actions that help perpetuate that can be useful. Here is an activity you can try at a team meeting:

- Give each person a blank piece of paper with their name on it.
- Have each person pass their sheet to the colleague on their right.
- Ask each member of the team to list one thing they appreciate about the person whose name is at the top of the page.
- Rotate the papers until everyone has written one thing about each of their colleagues.
- Have members of the team read what others wrote about them.
- This is typically a powerful activity because people rarely hear what they see written about them. The added benefit is every member of the team has this as a keepsake.
- This is a quick way to begin the process of appreciation and acceptance. It's also important to realize you must continuously stress in words and actions the notion of acceptance and appreciation.

The second consideration is more around the generational difference. Let me explain. I'm a baby boomer who went to the doctor's a few weeks ago. My doctor was a millennial. Initially, it was slightly disconcerting to be treated by a person who resembled my children more than me. But by the end of the appointment, the physician had done an outstanding job of recognizing my symptoms and giving me a solution. My point is this – good ideas and effective solutions can come from anyone – even if we view them as less experienced or more experienced, but stuck in the old ways. One way you can facilitate this way of thinking is by having employees work cross-generationally on projects. At the outset, you may have to facilitate the meetings to ensure that everyone is working with an open mind and listens to understand and not to judge or refute. Again, this is just a start that requires continuous attention and effort.

Create a culture of acceptance and appreciation and you will have a credit union of cohesion and collaboration.

Good Luck...
- Joe B.

The Great Transaction Challenge & a Bill Payment Renaissance?

Let's face it...online bill payment isn't some new fad that people have never heard of before. It's been around for a while, and with new payment products popping up all the time (maybe you've heard of a little thing called Apple Pay), it can easily be ignored.

So what can your credit union do to breathe some life back in to your bill payment services? Go with MY CU Services' electronic bill payment (EBP) solution!

Why Choose MY CU Services?

Our consumer EBP solution, OneClick, is essentially a one-stop-shop for your members to

handle all of their bills online. Not only can they receive bills through the system and schedule their payments, but they can also:

- Expedite payments.
- Set recurring payments.
- Sign up for eBills.
- Make account-to-account transfers for accounts held within your credit union, plus other institutions.
- Track payments through the U.S. postal system.
- Schedule multiple payments from one screen.
- Check image availability.
- Receive alerts and text messages about their payments.

But that's really only the tip of the iceberg. Our solution also offers direct person-to-person (P2P) payments, gift checks for special occasions and donation checks. These special capabilities cut out the middleman, so there's no need to write a check or stop by the credit union.

Popular Features

eBills

A huge perk for your members would be our interactive eBill capability through EBP. It allows them to receive electronic PDFs of all their bills every month through the online bill pay system. From this feature, they can view the full PDF, see a summary of the current bill, review historical bills from the same provider and make one-time or recurring payments. And with 400 billers on board, most of their service providers should be available to send eBills within OneClick.

Person-to-Person Payments

Your members can pay a friend, family member, babysitter, etc. with just a couple clicks thanks to P2P payments! There are a couple different ways to send – choose email, text message, direct deposit or check. All the recipient will need is a specific keyword to receive the money and add it directly to their account. Or, with the newest feature of P2P payments, the recipient can even choose to place the money right on their Visa debit card!

Oh, and did we mention that OneClick can easily integrate with your existing homebanking provider, as well as MY CU Services' mobile banking application? Now that's convenience! Instead of your members going to their service provider's website to pay bills, make them WANT to use your solution. With MY CU Services' EBP system, you won't have to work hard to show them the benefits. Just ask the credit unions that participated in our 2017 Great Transaction Challenge!

2017 Great Transaction Challenge Results

Over the past year, 40 credit unions competed in our Great Transaction Challenge to increase their EBP transactions over 2016 totals. The credit unions utilized our complimentary bill payment resource center - which comes with turnkey marketing materials, including email blasts, flyers and more for all MY CU Services EBP clients – as well as our custom-branded commercials for P2P payments, gift checks and donation checks. These tools helped the competing institutions promote their bill payment solution to members and boost their numbers.

Now that the numbers have been calculated, we're proud to announce Stanwood Area Federal Credit Union as the winner of the 2017 Great Transaction Challenge! Stanwood Area Federal Credit Union increased their total numbers by 24.91 percent over 2016. Congratulations, Stanwood Area Federal Credit Union!

So many capabilities for your members, and go-to marketing tools for your credit union...what else could you want? MY CU Services' EBP solution is just what your credit union needs to revive bill payment among your members.

Let's make 2018 the year of the bill payment renaissance...together!

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

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