



Stay in Touch!



CEO Message

We're in the height of summer. If you haven't been to the beach, a carnival or a summer picnic, then what HAVE you been doing? All joking aside, now that half of the year is already gone, MY CU Services is getting ready to heat things up!

This week we will be implementing our new ACH Receipts & Returns system! This will replace our current ACH Files & Returns system utilized by clients affiliated with our Middletown office. This evening, July 17, we will be deactivating the old system and launching the new ACH Receipts & Returns system, which will officially go live tomorrow, July 18, 2018.

The new system will bring many new features that provide added convenience and security to ACH processing. Some of these include:

- Single sign-on through Zephyr.
- Dual control for creating and approving returns/NOCs.
- Ability to upload return and/or ACH Origination files.
- Real-time email notifications regarding potential OFAC hits, when files are ready for downloading, etc.
- Reporting capabilities for importing to your core system and BSA monitoring.
- Search functionality and ability to save searched data for future use.

Product Spotlight: A New Way to Prevent Fraud

Checks may be a relatively "old" form of payment when you compare them to things like P2P transactions or mobile wallets. But they are still incredibly common, and a source of potential fraud for credit unions. Now, in partnership with Advanced Fraud Solutions (AFS), MY CU Services has a new and oh-so-relevant way to prevent check and image fraud.

Our AFS fraud solutions help credit unions detect potential fraudulent in real-time or batch mode by comparing information to fraud databases. Under our fraud solution, your credit union can set a dollar limit for items to be scanned. Any item over the limit that is deemed a potential fraud match is flagged and an alert is provided to your credit union.

Check out the specific fraud services we offer:

- **TrueChecks Frontline** – This service allows credit union staff to use a portal to submit an inquiry on any item they deem suspicious. This could be available at each individual teller workstation or at a back-counter location. A duplicate query against items in the AFS database can also be included for an additional fee.

- Ability to print ACH reports for files or items in PDF format.
- Reconciliation page that keeps track of all incoming and outgoing items each day.

And while it seems like it may be far away yet, MY CU Services is gearing up to be a part of Vizo Financial's 2018 Payments Conference in October. There will be two events – one in Hershey, Pa., on October 10-11, 2018, and one in Concord, N.C., on October 24-25, 2018. We hope to see many of you at one of the events this fall. Look for more details about the Payments Conference in the coming months!

In the meantime, make the most of the summertime we have left. Enjoy every minute of these long, warm days, and I'll see you again in the fourth quarter!

- **Tier 1 Account Status with Early Warning Deposit Check -**

This is an add-on to Frontline, whereby the inquires would be scanned against the AFS database, as well as a secondary database through fraud company, Early Warning.

- **TrueChecks Batch** – Through this service, MY CU Services provides copies of captured item files to AFS to scan against the AFS database. AFS generates reports of the results that the credit union can review in their AFS portal.

- **TrueChecks Batch with Early Warning** - This service is the same as TrueChecks Batch, but includes scans against both AFS and Early Warning databases.

- **Bluepoint Teller Capture Integration** – This is a real-time integration between MY CU Services' Bluepoint teller capture platform and the AFS fraud database. Based on the institution's dollar limit, any item over that threshold is automatically sent to the AFS database. If an item is flagged within the database, AFS provides that information and the teller can choose to accept or reject the item or opt to place an extended hold.

- **Cross-Channel Fraud** – This is a real-time integration between MY CU Services' Bluepoint capture platforms (branch/teller, ATM/ITM, merchant and mobile). Under this service, the scanning works the same way as the Bluepoint Teller Capture Integration, but suspicious items submitted via the ATM/ITM, merchant and mobile capture platforms are automatically sent into a review queue for further evaluation by credit union staff.

If you're not convinced yet, consider these facts...

- Overall check volume has decreased, but fraud per item has increased.

- On average, each fraudulent item costs \$3,000.
- The AFS database is comprised of reported counterfeit, closed account and NSF information from financial institutions, processors and other industry sources.

Sure, checks aren't as popular as they used to be, but you can't count out check fraud just yet. Make sure your credit union has a newer, better way to fight it with our AFS fraud solutions!

For more information on MY CU Services AFS fraud solutions, please contact our sales team at sales@mycuservices.com.

Ask Joe!

Dear Joe,

One of my employees is a great worker in many ways. In addition to being extremely productive, he gets along with everyone on the staff and has always been an asset to our team. Recently though, I've been hearing from some of our members that he has a bit of an attitude problem. Based on the interactions I've seen, it seems to me that he's helpful, but the way he talks to them comes across as rude. I've tried addressing the issue with him, telling him to be aware of his tone and to smile more, but the complaints haven't subsided. I don't want to lose a good employee, but I'm not sure what else to do. Can you help?

-Attitude Problem

Dear Attitude Problem,

It sounds like this employee has many good qualities that are being overshadowed by this one issue. However, it's a critical issue, so correcting it is important. Here are a few principles to consider when you coach this person or any employee:

- **Observe the person in action.** – It seems like you've done this, and you want to be attentive to the specific actions the employee takes. You also want to observe several interactions, not just one.
- **Follow the interactions you just observed with a series of questions that create a discussion.** What can have the most impact in a coaching situation is when the employee discovers things himself versus being told by you, especially when the employee is experienced in the role. Here is a series of questions that can be useful. Make it conversational and weave your points into the conversation.

- o On a scale of one to five, with five being excellent and one being terrible, how would you rate your performance in the interaction(s) with that member?
- o Why did you rate it that way?
- o What do you think you did well?
- o Where do you think you can improve?
- o What would you do differently next time?
- o How can I help you make that change?

• **If you need to provide instructive feedback, be specific.** Avoid using “wide words” like a bad attitude or rude (it didn’t sound like you did), which can be subjective and cause the employee to become defensive. It is more effective to focus on behaviors that can be altered. For instance, “It looked to me like you interrupted the member when she was explaining her problem...”

• **Once you finalize the changes you mutually agree to, discuss how you can support those changes and act as an accountability partner for your employee.** In every coaching situation, you want to come from a place of care and support with the goal of improved performance.

Another thought may be to look for a position that is a better fit for this employee, especially if the issue is a recurring one. It seems like his Achilles’ heel is interacting with members, but he does well in other situations. Obviously, this may not be an option, but working with the employee’s strengths and putting him in a position to succeed will benefit everyone.

Good Luck...
- Joe B.

2018 MY CU Services Road Tour

It’s time for a little fun – MY CU Services style! We’re hitting the road later this year for our very own Road Tour!

Throughout fall of 2018, MY CU Services will be hosting four events for credit unions in Virginia, Georgia, North Carolina and South Carolina. Each Road Tour event will be two hours long with hors o’ouvres, beer and wine service, videos and cash prizes.

Why should you attend? We’ve got three good reasons:

- Learn more about MY CU Services’ products and services, and how they might be helpful in meeting your payment, technology and culture needs.
- Meet the people of MY CU Services.
- Interact and socialize with members of other credit unions.

See the dates and locations below to see if we'll be heading to a location near you.
October 3 & 4 – Georgia and South Carolina
November 13 & 14 – Virginia and North Carolina

So eat, drink, be merry and get to know MY CU Services a little better at our 2018 Road Tour!
Be on the lookout for additional information soon!

QUICK LINKS: [Welcome New CUs](#) | [Resource Center](#) | [Demos](#) | [Biz 2.0](#) | [Reduce Office Supply Expenses](#) | [Contact Us](#) | [Upcoming Education](#) | [Promotions](#)

MY CU Services
1201 Fulling Mill Road
Middletown, PA 17057
888-985-7280