



Stay in Touch!



CEO Message

So far, 2018 has been an interesting year. We've experienced many "ups" – like the implementation of domestic wires and ACH Receipts & Returns – as well as some "downs" – most recently with the chaos of Hurricane Florence. Despite all that's gone on, credit unions have been resilient through it all, and we're happy to share that we've got many more "ups" in store for you this year!

We hope to see many of you at Vizo Financial's Payments Conference this month. Staff from MY CU Services will be at both events in Hershey, Pa., and Concord, N.C., to speak about ACH, perform system demos and discuss payments with attendees. Get more information in the Payments Conference article below.

In more event news, we have Road Tour stops coming up in Gold Hill, N.C., on November 13 and Williamsburg, Va., on November 14. Join us for food, drinks, good conversation and cash prizes. If you're interested in attending, please [click here](#).

Finally, we're excited to announce that work has begun on the next phase of our payments platform consolidation. In this phase, we will be implementing a brand new ACH originations system. This new system follows the conversion of the domestic wire and ACH Receipts & Returns systems, and will be launched in 2019. Look for more information about ACH originations coming soon.

Product Spotlight: Mobile Services

Sorry, Madonna. It's no longer a material world, it's a mobile one.

Smartphones and tablets have replaced cordless phones and desktop computers. Everyone is always on the go, and it seems that mobile banking is quickly becoming more popular than traditional, in-house banking. These things considered, isn't it time for your credit union to offer mobile banking services?

MY CU Services is a pioneer in mobile services, and we've got everything you need to transition into the world of mobile.

CU Mobile Banking App

Through MY CU Services' CU Mobile Banking app, credit union members have access to a full financial aggregation tool for *all* of their accounts – even those outside of your institution. With the following features, our mobile banking solution stores every credit union member's financial lives within a single convenient app

- Instant access to transaction and account activities
- Automatic balance updates and notifications
- Account-to-account fund transfers, statements
- Account limit alerts
- Branch and ATM location searches

It also has benefits for you! The CU Mobile Banking app is also customizable,

We hope you have many more “ups” in the remainder of 2018. Continue to show the world that the credit union spirit of perseverance and determination is alive, no matter what happens. See you in the new year!

meaning it can be branded specifically for your credit union. And since the app includes all of a member’s accounts, you can cross-promote your organization every time the app is launched.

Mobile Deposit

Many credit unions are open during typical work hours, which doesn’t leave much time for members to get to the branch and deposit checks. With MY CU Services’ Mobile Deposit, that’s no longer a problem. Through Mobile Deposit, your members can just snap a picture of a check using their mobile device and send it to the branch...just like that.

Our system captures and processes the image, automatically corrects the image for distortions, makes the image Check 21-compatible and securely transmits the data to the credit union. In addition, it alerts members of unusable images and prevents duplicate checks.

With all of these services, it’s easy to see why MY CU Services is a mobile mecca. If you want your credit union to keep up with today’s mobile world, contact MY CU Services!

For more information on our mobile services, please contact the MY CU Services sales team at sales@mycuservices.com.

Ask Joe!

Dear Joe,

I recently started a new job at a smaller company, and I had really high expectations. During the interview process, I was told that the employees were a really close-knit group and that everyone looks out for one another. But now that I’m here, I’m seeing something completely different.

Just the other day, I tried to get everyone to sign a birthday card for a co-worker and they refused. They told me birthdays “aren’t a thing we do.” The sense of community I was told about is nowhere to be found and it really has me feeling like I made the wrong decision to come work here. Do you have any advice?

-Where’s the Love?

Dear Where's the Love,

Wow, sounds like a shocking departure from the picture you had in your mind when you decided to join.

Here are a few actions to consider:

- Don't jump to conclusions. I'll grant you, celebrating birthdays seems like an act that would resonate with a close-knit team, but keep in mind that you don't know the context. Perhaps the team had a bad experience in the past with birthdays. Like an episode from the sitcom *The Office*, maybe they celebrated all the birthdays occurring in the same month together with a cake that no one liked. Look for other signs that represent a sense of community to see if they are present –
 - o Do people help each other when someone is struggling?
 - o Are mistakes corrected without blame?
 - o Does everyone proactively offer help when they have time?
 - o Do people know a lot about one another's personal lives?
 - o Do people know the likes and dislikes of one another and do they honor them?

- Talk to your hiring manager about how you're feeling. There are many interpretations of "close-knit" and "sense of community." Ask your manager to describe what she sees within the team that prompted her to use those terms during the interview process. Explain your definition of those terms and provide examples. Talk with her about your experience with the birthday card. Perhaps the conversation will shed some light on the situation and ease your concerns.

- After your assessment and conversation, determine if the company is a good fit for you. Maybe you can put your fingerprint on the sense of community and camaraderie you seek within the team and nudge the environment in the direction of your vision.

Good Luck...

- Joe B.

See MY CU Services at the Payments Conference!

Payment services have been around for ages, but they are always evolving. Forty years ago, cash and checks were king. Now, mobile apps and electronic funds transfers lead the way.

Sure, payments are what you do every day, but do you really know everything there is to know? At Vizo Financial's Payments Conference, the education focuses on payments, payments and nothing but payments. MY CU Services will be there, and we hope you will be too! Here's why...

- See our EFT specialist, Jessica Lelii, speak about ACH death notification entries and demo our new ACH Receipts & Returns system.

- Attend more education sessions about improving your payment systems, managing risks, resolving errors, returning and adjusting check payments and more from expert speakers. See some big names from MACHA, the Federal Reserve, The Clearing House and Sollievo – just to name a few.
- Meet with members of the MY CU Services and Vizo Financial teams, as well as other credit union professionals, to discuss all things payments. Tell us what you want to see,

Hershey, PA – October 10-11, 2018	Concord, NC – October 24-25, 2018
Hershey Lodge 325 University Drive Hershey, PA 17033	Embassy Suites Concord 5400 John Q. Hammons Drive, NW Concord, NC 28027
<p>Education Sessions:</p> <p>ACH Death Notification Entries: Don't Fear the Reaper</p> <p>Payment System Improvement – Moving Toward a Faster, Safer, More Efficient Payment System</p> <p>ACH Risk Management with Same-Day ACH: Faster Payments Means Faster Fraud</p> <p>The ACH, Consumers & P2P Transfers: Perils to Protection</p> <p>Creating a Positive Work Culture</p> <p>System Demos</p> <p>ACH Risk Assessments: What You Need to Know</p> <p>Regulation E – Error Resolution</p> <p>Navigating Changes to Reg CC</p>	<p>Education Sessions:</p> <p>ACH Death Notification Entries: Don't Fear the Reaper</p> <p>Payment System Improvement – Moving Toward a Faster, Safer, More Efficient Payment System</p> <p>ACH Risk Management with Same-Day ACH: Faster Payments Means Faster Fraud</p> <p>Check Payments: Common Exception for Returns & Adjustments</p> <p>Creating a Positive Work Culture</p> <p>System Demos</p> <p>ACH Risk Assessments: What You Need to Know</p> <p>Collaborating for Real-Time Analytics</p> <p>Navigating Changes to Reg CC</p>

what you're having trouble with and what your members want out of their payment options.

Boost your knowledge of payments and even improve your credit union's payment offerings with the education you'll receive at Vizo Financial's Payments Conference! And don't forget to look for MY CU Services while you're there!

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