

## Illinois Credit Union System Departmental Overviews

### ILLINOIS CREDIT UNION LEAGUE

*The Illinois Credit Union League is the primary trade association for credit unions in Illinois and provides its members with compliance and other pertinent operating information, legislative advocacy and educational development opportunities. Membership is open to any credit union operating in accordance with the Illinois Credit Union Act or the Federal Credit Union Act. Credit unions apply for membership according to provisions in the League's bylaws.*

#### **Office of the President (extension 3430)**

The President's office executes policies established by the Boards of Directors of the League and affiliated organizations, enhances and expands the credit union movement, meets the needs of member credit unions through a broad range of services, supervises and develops staff, oversees all operations and activities, accepts fiscal responsibility for all affiliated organizations, and serves as primary spokesman in public forums and with other related credit union organizations.

#### **Office of General Counsel (extension 4264)**

The Office of General Counsel has extensive experience with financial services law, particularly the federal and state regulation of credit unions. Its practice focuses on legislative, regulatory and transactional issues affecting the credit union industry, as well as corporate law matters relevant to the operation of ICU System programs. It serves as the liaison with the Illinois Division of Financial Institutions and directs the governmental affairs function, including all aspects of the League's legislative advocacy efforts, and development and passage of the League's annual legislative agenda. The Office of General Counsel provides its member credit unions with authoritative legal, technical, regulatory and legislative compliance information and support and ongoing analysis of laws, regulations and court decisions affecting their operations. The Accomplish regulatory compliance platform of on-line Infosight, ComplySight and PolicyPro tools; individual consultation on specific compliance questions; and consulting engagements to provide intensive compliance testing, review and training are offered through the office in collaboration with other League departments.

#### **Education & Member Resources (extension 3211)**

This department is responsible for developing and implementing a wide array of educational conferences and training opportunities for credit union staff and volunteers using both on-site meetings and webinars. It also is responsible for the coordination and administration of peer networking groups that cover a wide array of operational and regulatory topics. This department oversees programs that benefit League members such as the ICU Foundation, REAL Solutions, CU Reach, financial education and outreach programs and various awards programs. It also distributes Chapter meeting notices and grants, conducts League Director elections, is the repository for consumer questions, and coordinates all aspects of dues collections. In addition, the department serves as liaison to other Leagues, CUNA, WOCCU, NCUF and other state, national and international organizations as needed.

#### **Regulatory Affairs & Member Outreach (extensions 1802 and 2723)**

Regulatory Affairs and Member Outreach provides optimal regulatory, compliance and outreach to affiliated credit unions. The Regulatory Affairs function provides critical consulting services with regard to regulatory, compliance and technical issues, and handles regulatory affairs on both the state and federal levels. This includes acting as a liaison with the Office of General Counsel to the DFI, NCUA and ASI, as well as providing advocacy and assistance with regard to the regulatory examination process. The Member Outreach function is responsible for identifying the needs of credit unions, develops and delivers enhanced specialty services, including training, policy development and other assistance designed to build and enhance operations. This department also produces *Insight*, a quarterly publication for small asset size credit unions and provides our small credit unions with focused expertise. Member Outreach also provides consulting by way of five regional directors. This group consults and assists credit union executives and boards of directors with their day-to-day operations, including services, programs, policy development, required training and short and long term planning. They also offer resources and financial analysis to credit unions as they consider new products and services to their members and provide myriad resources to help ensure credit unions achieve on-going success. In addition, regional directors serve as ICU system representatives within the chapter structure.

#### **Governmental Affairs (extension 1800 or 3717)**

Governmental Affairs is responsible for planning, organizing, and implementing legislative programs to enable the League, its affiliates and credit unions to maximize their potential, free of legislative and regulatory obstacles. Governmental Affairs also works closely with the Office of General Counsel to develop and implement the League's yearly legislative and regulatory agenda, and serves as liaison to the League's Legislative Committee. The department provides direction to the Credit Union Political Action Council (CUPAC), with respect to fundraising, political action programs, and political contribution recommendations; it produces the League's Weekly Government News, Monthly Legislative Forum Representative Report electronic newsletters and weekly Capitol Fax ads; and maintains the Key Contacts and Grassroots Coordinators Systems. The department is liaison to the Chapter Legislative Forum Representative network and develops & produces the annual advocacy video. Important activities coordinated by this department include: the annual Springfield Legislative Day & State Capitol visits, and on-going lawmaker & legislative staff education about the role of credit unions in the financial marketplace. In addition, this department coordinates Illinois' participation in CUNA's federal legislative programs, including CUNA's annual Governmental Affairs Conference in Washington, D.C., Congressional Hike-the-Hill, and Hike at Home.

## ICUL SERVICE CORPORATION - LSC®

*ICUL Service Corporation is a business corporation principally owned by the Illinois Credit Union League. It functions as a credit union service organization (CUSO) under the trademark LSC providing credit unions with quality information, products and services that have value which enables them to compete in today's financial marketplace.*

### **Administration (extension 3458)**

ICUL Service Corporation/LSC Administration Department is responsible for the overall operations and management of the ICUL Service Corporation, as well as product development and planning. This includes support of the sales and management teams and all information technology and security functions.

### **Card Services Center (800-304-2273, Option 3)**

LSC Card Services helps credit unions establish and operate their own Credit Card solutions. LSC offers multiple credit card platforms for small and large credit unions. Several of our services are turn-key however larger credit unions also have the ability to customize their programs. LSC handles the administrative and back office functions in-house. LSC provides a single source solution custom to any credit union with favorable operating environment and quality information, products and services. LSC's purpose is to help all credit unions complete and prosper in the financial marketplace.

### **ATM & Debit Services (800-304-2273, Option 1)**

LSC ATM & Debit Services helps credit unions establish and operate their ATM/Debit programs. LSC offers multiple ATM/Debit platforms to help credit unions of any size to attract new members, increase business from existing members, and offer member access to their accounts and cash at 150,000 locations worldwide. Services include the Alliance One, CO-OP, and the Cash America interchange-free program. All of the programs allow credit unions to choose access to Star, Cirrus, Plus, and many more. LSC provides a single source solution custom to any credit union with favorable operating environment and quality information, products and services. LSC's purpose is to help all credit unions complete and prosper in the financial marketplace.

### **Prepaid Card Services (800-304-2273, Option 4)**

The LSC Prepaid card programs offer a variety of solutions for credit union members. Program options include instant issue Gift Cards for year-round gift giving, with over 60 card designs, as well as the CUMONEY™ Everyday Spend, Visa TravelMoney®, and Prepaid NewGen programs to help credit unions provide members with reloadable debit card options to meet everyone's needs. The Prepaid Programs are the answer to all members requests; whether they are looking for an alternative to the traditional debit card, a reloadable instant issue card for traveling abroad, or a financial learning tool program for new teen members.

### **Creditors Resource Service -- CRS (extension 3495)**

With the philosophy of "no collection, no charge," CRS staff members help credit unions react quickly to collect delinquent accounts and recover charged-off monies. Early collection minimizes losses. CRS offers credit bureau screening, delinquency control review, pre-collection for loans 30 - 90 days delinquent, core collections for loans 90-180 days delinquent, national skip tracing, repossession placement, bankruptcy administration, and post charge-off collection recovery.

### **Facilities Resources (extensions 3499 and 2732)**

Facilities Resources is in charge of maintaining and providing security for the building and grounds of the Illinois Credit Union Center and Centrum. It provides direct support for the tenants in the facilities and assists the Office of General Counsel in negotiating leasehold transactions and supervising the construction of all tenant build-outs. This department also assumes responsibility for internal equipment such as the copiers. In addition, Facilities Resources handles mailing and shipping needs for the ICU System.

### **Finance (extension 3433)**

The Finance Department provides accounting services for all Illinois Credit Union System affiliates, including monthly financial statements, cash receipts, purchasing, and disbursements. This department is responsible for preparing departmental budgets, working with outside consultants to complete audits, risk management, investments and cash management.

### **Human Resources (extensions 3191 and 3429)**

The Human Resources Department is responsible for developing policies and strategies in the areas of employment, compensation, staffing, benefits and training to further the goals and objectives of the Illinois Credit Union System. This department assists System employees with employment-related issues, hiring and onboarding, developing employee benefits programs, such as 401(k) and health insurance, and conducting in-house employee training sessions.

### **Product Sales (extension 3458)**

Product Sales is responsible for building credit union partnerships for credit and debit card programs, prepaid programs, mobile apps with RDC functionality, and growth oriented services. In addition, reward programs and enhanced services intended on attracting and retaining members are offered to complement your existing card programs. LSC will match the best solution to your credit union needs and then take it a step further with a devoted team of Portfolio Development experts to provide financial analysis, marketing intelligence and ROI enhancement.

**Information Technology - IT (extension 6056)**

Information Technology is responsible for the development, acquisition, implementation, and support of all computer systems and processes for the Illinois Credit Union System. IT provides internal support for PC and enterprise hardware, software, peripherals, security, business continuity, data communications, and data center and technology infrastructure. IT directly supports credit unions by developing and customizing systems (such as Prepaid Access, CCW, and LSC Web Reports) that are used daily in their operations across the country. IT conducts Cybersecurity reviews for Illinois credit unions under the Accomplis umbrella. In addition, this department also assumes responsibility for internal equipment such as the phone system.

**Marketing Department overview**

The ICUS Marketing Department is the voice of the Illinois Credit Union League, including the Education Department, the Office of General Counsel, the Foundation, and CUPAC, delivering the credit union story and keeping our member credit unions aware of changes and updates as well as events of interest to their business in a timely manner through email, social media, and press release campaigns, as well as using video and digital platforms. At the same time Marketing creates innovative, strategic campaigns and materials to promote the products and services LSC offers credit unions to grow their membership and compete in the current market. The Marketing team develops innovative messaging and physical deliverables such as posters and statements, to articles and print advertisements in trade periodicals, to digital media including web banners, online articles and ads, as well as branded promotional giveaways and specials to increase awareness of LSC's many products.

Marketing assists in trade shows and events, including GAC, ACUS, and others. We are constantly determining new strategies and using new tools such as social media and digital platforms such as video to create stronger, bolder messages to promote LSC products and drive interest from not only credit unions, but members and would-be members in the marketplace. By reaching beyond the standard forms of promotion, we can drive members into their credit unions looking for our products, increasing our member credit unions' bottom lines as well making our own departments more successful.