

March 2010



Mission Statement:

The mission of the Nebraska Credit Union League & Affiliates is to serve Nebraska Credit Unions.

WHAT'S INSIDE?

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CREDIT UNION LEADERS ATTEND CUNA GAC

The Credit Union National Association (CUNA) held its annual Governmental Affairs Conference (GAC) from February 21-25 at the Convention Center in Washington D.C. Leaders from Nebraska credit unions traveled to Washington DC for the event. The GAC is the premier legislative event of the year for the Nation's credit unions. More than 4,000 credit union staff and volunteers converged on DC to discuss legislative issues facing credit unions and to lobby their lawmakers. From Nebraska, there were eight credit unions and the League represented at the GAC.



Brandon Luetkenhaus, NCUL Director of Government Affairs; Anthony Schmidt, aide to Senator Ben Nelson; Scott Sullivan, NCUL President & CEO; Ken Bradshaw, President of Liberty First CU; and Lance McClaren, Board Member of Western Heritage CU attend the Hill Staff Reception.

GAC attendees heard from former Federal Reserve Chairman Allen Greenspan, CNN Political Analyst David Gergen, DNC Chairman Howard Dean along with MSNBC's Joe Scarborough, and many Congressional leaders and NCUA Board members.

In addition to the events hosted by CUNA, the Nebraska Credit Union League hosted its annual "Hill Staff Reception" at the Monocle Restaurant on Capitol Hill on Monday evening. The League invites the staff of our congressional delegation to a reception in their honor which provides our advocates an opportunity to meet and discuss credit union legislative issues. "The staff are the gate keepers and advisors to our lawmakers on issues important to our future. It's important that we continue to

build and maintain positive relationships with them" said Brandon Luetkenhaus, League Governmental & Public Affairs Director. On Tuesday evening, the League hosted a dinner for attendees at the National Press Club with special guest John McKecknie of the NCUA. Mr.

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Become a Facebook Fan

The Nebraska Credit Union League has joined the social networking community! Become a fan and have access to updates on products and services as well as notifications of events, activities and much more. We encourage credit unions to become a fan and join in the conversation by adding

content to this page to let us and other credit unions know what is going on at your credit union.



Visit our page at
<http://www.facebook.com/pages/BetterYourMoneyorg/223015188278?ref=mf>



AMERICA'S
CREDIT
UNIONS™

Where people are
worth more than money.™

MONEY MATTERS...

7 Steps to a Successful Budget

Budgeting can be a simple and straightforward process. It can also be a rewarding experience for all family members. But, it takes interest and commitment. Here are seven steps to help you create a successful budget.

Discuss Values – Determine what is most important to the people involved in your budget. By understanding these values, you can make decisions that will provide you with the most satisfaction.

Set Goals – Begin setting goals by discussing with family members what each one may want to do with their money. Have each member list the goal and a deadline. Work on the most important goals first. Put money aside in your budget for your priority goals.

Determine Income – Figure out your take-home pay. The money that makes up your income can come from sources such as salary, allowances, social security or child support. Do not include overtime pay.

Determine Expenses – Consider fixed, variable and periodic expenses. Fixed expenses consistently stay the same every month, variable expenses change from month to month and periodic expenses are not due every month.

Create a Plan – Design a spending plan so that your income will allow you and your family to have what you want and need. If you find that your income does not cover your expenses, re-evaluate your plan and decide what categories can be changed.

Keep Track of Expenses – Keep a record of expenses to see where your money is being spent. By comparing your estimated expenses with what you are actually spending, you can evaluate whether or not your plan is working.

Evaluate Your Plan – Periodically evaluate your spending plan. Is the plan still helping you meet your needs and achieve your goals?

A budget is the cornerstone of your family's financial plan and a guide to help you achieve your goals.

Brought to you by *Accel Members Financial Counseling* – through financial knowledge and expertise we enable people to enjoy a better quality of life.



Dues Realignment Proposal TOWN HALL MEETINGS

Town Hall Meetings have been scheduled to afford League members the opportunity to offer their input and insight on the Dues Realignment Proposal put forth by the NCUL Board of Directors.

The Dues Realignment Plan has been designed to take into account the needs of smaller credit unions while maintaining fairness and equality for all credit unions.

A Bylaw Amendment implementing the proposal will be presented during the League Annual Meeting on June 4th for consideration by the membership.

We look forward to your participation.

SCHEDULE

Monday, April 5th at 4:00 p.m.

OMAHA

Regency Lodge
909 South 107th Ave.
(402) 397-8000

Tuesday, April 6th at 4:30 p.m.

LINCOLN

Embassy Suites Hotel
1040 P Street
(402) 474-1111

Wednesday, April 7th at 4:30 p.m.

KEARNEY

Ramada Inn
301 2nd Avenue
(308) 237-3141

Thursday, April 8th at 6:30 p.m.

ALLIANCE

Alliance Country Club
2472 County Road 62
(308) 762-4766

Wednesday, May 12th at 2:00 p.m.

TELECONFERENCE

Details to follow

Light snacks and refreshments will be served. All times are local. The Teleconference will begin at 2:00 p.m. CDT.

Jam the Unicam Recap

The Nebraska Credit Union League hosted its 6th annual "Jam the Unicam" event at the Cornhusker Hotel in Lincoln on February 11th. More than forty credit union staff and volunteers from across the state met in Lincoln to discuss state legislative issues and to hear from speakers including State Senator Steve Lathrop, Attorney General Jon Bruning, Creighton University Economist Dr. Ernie Goss, Investigative Reporter Joe Jordan, and former Congressional lobbyist and federal regulator Jeff Rendel.

The League hosted a breakfast at Billy's Restaurant, near the State Capitol building, to honor state lawmakers for their service to the State. "We must always take advantage of any opportunity to thank our local lawmakers for their service but also to continually build and maintain working relationships with them," said Scott Sullivan, NCUL President & CEO.



Credit Union Leaders attend 2010 Jam the Unicam.

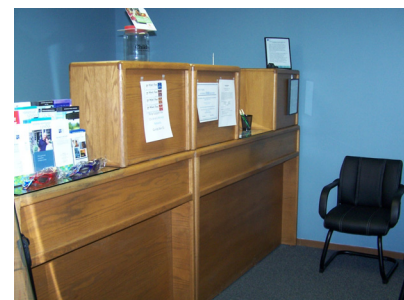
While credit union advocates were in Lincoln to meet with lawmakers, there was also a capitol display paid for by the League that appeared in the State Capitol rotunda for the entire week of February 8th. The display focused on the strength in numbers of Nebraska's credit unions, the credit union structure, key dates in the history of Nebraska credit

unions, safety and soundness, and charitable giving through Credit Unions for Kids. "Credit unions have a great story to tell and we need to continue to find ways in which to tell our story to lawmakers, their staff, and the general public" said Brandon Luetkenhaus, Governmental & Public Affairs Director.

KEE FCU New Lexington Branch

KEE Federal Credit Union is proud to announce the relocation of our Dawson County Branch from Cozad to Lexington NE.

Our newest full service branch is located in the Plum Creek Mall at 513 North Grant Street. In addition, KEE Federal is now able to serve all who live, work, or worship in Dawson County! We are very excited to serve both Dawson County and our existing SEG's better with this addition. President, Cheryl Montgomery, commented "We consider ourselves lucky to have found such a convenient and affordable location for our members in the Plum Creek Mall and are committed and ready to serve the needs of this population."



CU Leaders at GAC - cont'd from page 1.

McKecknie has served as Director of Congressional and Public Affairs for the agency since January of 2006.

On Wednesday, Nebraska's credit union delegation visited face to face with each lawmaker on Capitol Hill. During the visits, the advocates discussed the credit union difference and their thoughts on several key legislative issues before Congress. They reminded each lawmaker that credit unions did not cause the financial crisis and therefore should not be subjected to unnecessary and burdensome regulation. They explained that the regulatory reform legislation being considered by Congress, although well intended, would have unintended consequences for credit unions. They urged that credit unions be exempted from any super regulator such as the Consumer Financial Protection Agency (CFPA) and allow

the prudential regulator, the National Credit Union Administration (NCUA), to enforce consumer protection rules. They voiced their opposition to legislation that would lead to the demise of overdraft protection programs for credit union members as well as legislation that would make severe changes to the electronic payments system by reducing interchange fees paid by merchants for the ability to accept debit/credit cards from consumers. "Congress is calling these "consumer protection" issues but they're the exact opposite. Consumers will ultimately lose if the overdraft or interchange legislation that's before Congress passes" said Scott Sullivan, President/CEO of the League. They urged each lawmaker to support raising or eliminating the arbitrary cap on credit union member business lending (MBL).

CU Lending Conference April 6th and 7th Featuring Brett Christensen

Lincoln Embassy Suites

NEBRASKA CREDIT UNIONS:



NCUL ANNUAL MEETING 2010

JUNE 3-5
Embassy Suites
1040 P Street
Lincoln, NE

Mark your calendar and watch for further details.



CERTIFICATE RECIPIENTS

Call Center Service Skills

Lynette Myers
University of NE FCU

Frontline Basics

Christi Rice
First NE Educators CU

Intro to Credit Unions

Matthew Houchin
University of NE FCU

Tyler Landen
University of NE FCU

Dana Leise
University of NE FCU

Managing Member Accounts

Sara Grimm
Managing Member Accounts

Sara Teetor
First NE Educators CU

Member Services Certificate

Dana Leise
University of NE FCU

Money & Negotiable Instruments

Emily Heideman
First NE Educators CU

Sapphire

Lori Bridgmon-Corum
University of NE FCU

Serving Credit Union Members

Anne Hall
University of NE FCU

Lynette Myers
University of NE FCU

Supervisory Committee

Daniel Wheeler
Spirit of America FCU

The Affiliate

April 2010

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	LENDING CONFERENCE					
	TOWN HALL MEETINGS					
	Omaha	Lincoln	Kearney	Alliance		
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18	19	20	21	22	23	24
25	26	27	28	29	30	31

KEY: QB = Quickbite Session; TC = Teleconference Session; Web = Webinar