



2019 IMPACT REPORT



Friends,

It is my joy to supply you with our 2019 Impact Report which details the social and economic value our organization provides to support Montana's credit unions as they serve more than 400,000 Montana account holders.

By aggregating resources and working cooperatively, we create more than \$3.3 million in services for our credit unions' commitment of \$1.1 million in dues. This value comes through shared advocacy, compliance, public relations, education, and asset-building outreach. That isn't "new math," it's real savings!

Acting as a convener for essential services, we assist Montana credit unions in generating \$23 million* in financial benefit to credit union members in the Treasure State. We commit to good stewardship and financial oversight while we Educate, Advocate, and Collaborate on behalf of our membership and their member/owners.

We cannot do this alone, we work side-by-side with local credit unions and our national partner the Credit Union National Association (CUNA). Our mission is to create a thriving credit union community and advance the credit union ideal of "people helping people."

Cooperatively,

Tracie Kenyon
President/CEO
Montana's Credit Unions

*CUNA Economics, Sept. 2019

• 2019 HIGHLIGHTS •

PR ENGAGEMENT

↑87%

Members substantially increased their use of our media and PR services.

WE ALSO ADDED A PR SUPPORT SECTION TO OUR WEBSITE.



We advocated on behalf of Montana credit unions during Montana's 66th Legislative Session.



Credit union members ended the year with \$520,489 in savings.

WE ALSO DISTRIBUTED \$13,800 IN PRIZE MONEY.

COMMUNITY ENGAGEMENT

We grew membership in our **14 COMMUNITIES** to

MORE THAN **395**



We worked closely with our state and federal regulators and Montana's Congressional Delegation.

WE HELD OUR BIENNIAL MEETING WITH OUR REGULATORS.

100% AFFILIATION

We ended the year with all the credit unions with offices and branches in Montana as members.

• PROFESSIONAL DEVELOPMENT •

Providing Montana **CREDIT UNION STAFF AND VOLUNTEERS** with high-quality education and networking opportunities is one of MCU's top priorities. In 2019, we added three free online workshops (tailored specifically to Montana credit union needs), a two-part series for credit union notaries, and a slew of local workshops for frontline staff to our "regular" line up of in-person conferences, trainings, and affordable webinars. MCU helped local **CREDIT UNION CHAPTERS** with email communication, meeting topic ideas, meeting notices, and speakers for their events.

9 IN-PERSON TRAININGS & CONFERENCES

317 ATTENDEES • 36 CUs

2
EASTERN MT
ROUNDTABLES

WEBINARS

33 CUs • 347 WEBINARS
PURCHASED

REGIONAL WORKSHOPS

272
ATTENDEES

18
WORKSHOPS

10
COMMUNITIES

25
CUs

“This was my second time being a part of the Connecting the Dots training, and I was even more pleased with what I learned and took away from this experience. I think EVERYONE should attend these classes given the opportunity.

— BILLINGS PARTICIPANT —
CONNECTING THE DOTS WORKSHOP

• RISK MANAGEMENT •

Our credit unions are faced with an ever-changing and complicated regulatory environment. We provide timely advice, training, and resources to make sure they have the tools and knowledge they need to stay compliant and informed.

IN 2019, we ...

Responded to over **615 DIRECT COMPLIANCE INQUIRIES** and visited **28 CREDIT UNIONS** to gauge their compliance and training needs.

Provided **BANK SECRECY ACT** support, which included **in-person training** for 136 people at 9 credit unions, updating the **on-demand webinar** for staff, and sending the **10-day BSA email series** to 250 people and all affiliated credit unions.

Offered instruction on **ELDER FINANCIAL EXPLOITATION** — including **in-person training** for 181 people in 5 sessions, organizing a **webinar on dementia-friendly banking**, and producing a special issue of the *Compliance Vault*.

Managed the **COMPLIANCE OFFICER COMMUNITY**, which included moderating **monthly calls**, overseeing an **active listserv**, and hosting **two webinars** and an **in-person workshop**.

Sent out the **monthly Compliance Vault** as well as **monthly CU PolicyPro** newsletters and program updates.

Rolled out an updated **INFOSIGHT PLATFORM**. The new platform features a **personalized dashboard** for users, **blogs, comprehensive resources**, and a **discussion board**.



• POLITICAL ADVOCACY •

Thanks to Montana's Credit Unions engagement, we are well-regarded by political decision-makers and regulators at the state and federal levels. As a result, we are able to weigh-in and affect decisions on issues important to credit unions and our industry. Our voice counts.

CUAC/CULAC
\$36,543
RAISED FOR
POLITICAL ADVOCACY



MONTANA LEGISLATIVE SESSION

Throughout the 87-day session, we worked hard to advocate for the credit unions in Montana.

1,309
BILLS
REVIEWED



73
BILLS
MONITORED



26
BILLS
ACTIVELY LOBBIED

MEETING WITH REGULATORS

We held our biennial check-in with state and federal regulators to talk hot topics and trends.

MONTANA
COMMISSIONER
OF BANKING



LEADERSHIP
FROM NCUA'S
WESTERN REGION



NASCUS
PRESIDENT
AND CEO

• AWARENESS & PUBLIC RELATIONS •

87%↑
ENGAGEMENT

This year, our team focused on engaging and supporting the PR efforts of our affiliated credit unions. We saw an **87% INCREASE** in the number of times our members reached out for assistance getting media coverage in newspapers, radio, broadcast, online, and social. We also added a **PR SUPPORT** section to our website.

182 PLACEMENTS

4,058,843 IMPRESSIONS

PR VALUE of \$131,034

“

Collaborating with Tiffany and the staff at The Summit Group provides us tremendous value. They have experience working with Montana credit unions and our local media and can help us spread our message in a way that feels authentic.

— JOSH WILSON, VP OF MARKETING —
WHITEFISH CU



WINCENTIVE SAVINGS

At the end of 2019, **585 MEMBERS** at our **6** participating credit unions had **\$520,489** in their WINcentive accounts. In 2019, the program distributed **\$13,800** in prize money.

• PHILOSOPHICAL ADVOCACY •

- **REALITY FAIRS TAKE OFF**
21 credit unions participated in 21 reality fairs, reaching 2,580 students in 10 communities, almost doubling the impact from last year.
- **MOMENTUM OnUP**
308 users and 5 credit unions benefited from this online financial health program in 2019.
- **MONTANA MESA:** Montana MESA distributed \$86,885 in match funds to program participants for qualified educational expenses.
- **CONNECTING THE DOTS WORKSHOPS:** MCUCD expanded and enhanced its **FOUR-COURSE CURRICULUM** for credit union staff to help them hone important practical skills and better understand credit union philosophy.



• PHILANTHROPIC ADVOCACY •

WE RAISED

\$68,206

To support local, state, and national charitable organizations like MCUCD, CU4Kids, and the National Credit Union Foundation.

“

Thank you for the assistance we've received working with CUCollaborate to find opportunities to expand our FOM. When I asked how their fees worked, Sam said I'd be happy since MCU had this covered.

Thank you for the relationship you have with CUCollaborate, it is a nice benefit of league affiliation.

— STEVE GROOMS, PRESIDENT/CEO, 1ST LIBERTY FCU —

• STRATEGIC PARTNERSHIPS

In 2019, our work with business partners like **CUNA Mutual Group** and **CO-OP Financial Services** benefited MCU by

\$291,625

MCU's partnerships with **CUCollaborate**, **MSIC for Custom Performance Reports**, **CU PolicyPro**, and **InfoSight** gives our members access to services that might be totally unavailable or otherwise cost Montana credit unions more than

\$311,700

• GIVING TIME •

In October 2019, credit union staff, volunteers, and members logged

4,279 HOURS OF SERVICE

CAMPAIGN



• MCU COMMUNITIES •

Montana's credit union movement is a cooperative affair. We believe in sharing stories, best practices, and expertise to serve our members and all Montanans better. To strengthen those ties and support working together, MCU facilitated **14 COMMUNITIES** to help credit union professionals and volunteers connect with their peers, solve problems, and build knowledge.

In 2019, MCU worked to grow those communities — identifying and reaching out to potential members, setting up listservs, holding regular calls, in-person meetings, and trainings. It's an organic process, and we've poured a strong foundation to build upon in coming years.



“Take the Lead is a fantastic program that offers not only new valuable lessons about leadership and management, but also a group of fellow Take the Leaders to reach out to... I'm definitely looking forward to my second year in the program and would highly recommend it to new leaders.”

— ERIN KNERR, COO, FERGUS FCU —

14
MCU
COMMUNITIES

395+
INDIVIDUALS
AT 48 CUs



ADVOCACY



CEO



FINANCIAL
CAPABILITY



CHAPTER LEADERS



CU VOICES



LENDING



HR



IT



VOLUNTEERS



TAKE THE LEAD



TRAINING OFFICERS



COMPLIANCE
OFFICER



CU MANAGEMENT
SCHOOL ALUMNI



HARNESSING YP
ENERGY

“I love our Compliance Community. I just can't imagine my life without it. I look forward to the monthly calls where Donya keeps us up-to-date on regulations, what effect they will have on our credit unions, and compliance training that is available.”

I rely on the camaraderie among the group members. Everyone is always willing to share their experiences and thoughts about issues. I know I can reach out to anyone and ask about procedures and common practice in their credit unions and they will be more than happy to take time out of their day to help me out.

— SHERI STEINMETZ, A “HAPPY” BSA OFFICER, INTREPID CU —

• COMMUNICATIONS •

Connections and information are important for our business. We communicate regularly with our credit union community to keep them both informed about important developments, resources, and “happenings” in our industry and connected to their Montana counterparts.

IN 2019, we ...

Sent out **49** issues of the **PRESIDENT'S REPORT** to a list of **349** credit union volunteers and professionals in Montana.

Posted **45** articles on **A DIRECT LINE**, our blog for directors, and sent emails to **163** individuals to alert them to the new content.

Sent out **12** issues of **THE COMPLIANCE VAULT** to an average **221** credit union professionals.

The **5** publications above add up to **28,079** individual contacts.

Started **2 new eNewsletters** —**THE HYPE** for young professionals and **WEEKLY WELLNESS TIPS** for the Group Benefits Trust Wellness Champions.

Moderated **7 active listservs** with over **380** subscribers, which allows for the easy share of information.

“

Hello Donya. I sometimes think you are bugging our board and/or committee meetings. Your blog items are so on target and very helpful.

— ALEX BOSTIC, DIRECTOR, RUSSELL COUNTRY FCU —

GROUP BENEFITS TRUST

The Trust gives Montana credit unions an affordable way to provide Health, Dental, Vision, and Group & Voluntary Life Coverage to their staff and families.

IN 2019, we ...

Added **ALTERNATIVE MEDICINE** and **WEIGHT MANAGEMENT** to the host of additional benefits the plan offers members.

Established a **WELLNESS COMMITTEE** and rolled out the **WEEKLY WELLNESS TIPS** newsletter.

Convened **11 TRUSTEE MEETINGS** and sent out **48 UPDATES** to all credit unions in the Trust.

Held **14 EDUCATIONAL SESSIONS** around **OPEN ENROLLMENT**.

Made more than **2,300 OTHER CONTACTS** between MCU staff and credit unions on Trust-related items.



MONTANA CREDIT UNION LEAGUE

6

SEPARATE
PLANS

650+

LIVES
COVERED

22

CREDIT UNION
MEMBERS

\$3.86

MILLION
IN CLAIMS PAID



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