

# Check It Out!

Volume 1, Issue 4

CUCBC Information Centre newsletter

December 2002

## May we help?

This is the fourth issue of our quarterly newsletter, designed to help familiarize you with the services offered by the Corporate Information Centre at Credit Union Central of British Columbia. Our services are available, at no charge, to all staff and directors of BC credit unions and related organizations.

The Information Centre website is a great place to visit for an overview of our services. The website recently moved to a new location at <http://infocentre.cucbc.com>. Check it out to see the many ways in which we can help you and your credit union.

Newsletter issues were released in March, June and September in 2002. We would now like to hear whether this newsletter is helpful for you, and any specific areas of interest you might have. We are looking forward to hearing your ideas and suggestions for this newsletter – see page 4 for details.

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## INSIDE THIS ISSUE

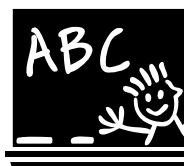
- 1 Featured service: Meeting your public
- 2 Did you know? Credit bureau websites can provide a wealth of information
- 3 Hot topics – Customer service
- 4 We want to hear from YOU!
- 4 Contact us – please!

## Community participation

B.C. credit unions are a vital part of their communities, and are involved in an array of community events. If you have the opportunity to address a community group, or be involved in an event in your community, here are a few of the ways the Information Centre can help you prepare to meet your hometown crowd...

- *Quick Facts about credit unions in B.C.* – This one-page overview, which we keep updated, provides a quick glimpse of the credit union system in BC. It can be used as a handout or table display. We can provide as many copies as you need on special letterhead.
- *The Credit Union Advantage* booklet – This 22-page booklet, produced by Credit Union Central of Canada annually, provides a more in-depth look at the Canadian credit union system. We can provide a limited number at no charge, and information on purchasing larger quantities.
- Information on your credit union's history – The Information Centre maintains the archives for the B.C. credit union system. We have the facts and figures to help you show your history of connection to your community.
- An outline of information and sample brochures appropriate for youth groups. We can help you get started on that presentation to the local high school class or youth meeting.

Sound of interest? Please just e-mail the Centre at [Infocentre@cucbc.com](mailto:Infocentre@cucbc.com) to request any of these materials, or more specific information for your next community event. We like to help you look good in your hometown!



# Custom research – From us to you

What in the world do you need to know? If you are having trouble finding the information you need, just let us know and we will do research on your question and provide the information to you – when you need it.



We have handled approximately 500 research questions in 2002. Here are some examples:

- Credit union and bank statistics
- Information on business topics, such as call centers, customer service, the balanced scorecard, change management, etc.
- Credit union history (including “What ever happened to...?”)
- Information on financial services topics, such as RRSP statistics, trends in electronic banking, wealth management and consumer opinions

Whenever you have a question that we might be able to help you with, please contact us at:

[infocentre@cucbc.com](mailto:infocentre@cucbc.com) or phone: (604) 737-5971. We are here to help!

## Credit Scoring 101

Do your members ever ask you for information on their credit rating? To help them - and maybe yourself - you might want to take a look at the websites for Canada’s three major credit reporting agencies. They provide an array of information on credit scoring for consumers and as well as providing access to their credit reports.



Equifax Canada, a subsidiary of Atlanta-based Equifax, Inc., has been “enabling business transactions” as their website ([www.equifax.ca](http://www.equifax.ca)) states, since 1919. They offer two reports for consumers: a credit report for \$14.50 and a “Score Power” credit score at \$21.95. Both reports are accessible online almost immediately after purchase by credit card. Both reports provide a complete credit history, and the Score Power report also provides a FICO score and analysis. The FICO score, developed by Fair, Isaac and Company, Inc., gives a snapshot of a person’s credit risk at a particular point in time, and is a key tool used by lenders.

The Equifax Credit Education Centre features articles on credit reports, credit scoring, identity, consumer privacy, and also provides a glossary of 40 related terms - all in “plain language”.



Credit reports from Northern Credit Bureau, Inc., are accessible on iQuiri.com, ([www.iquiri.com](http://www.iquiri.com)) for \$13.95. The site’s Consumer Information Center provides information on requesting a print copy of a credit report, and other general information about credit rating and reports.



Transunion Canada, the third major agency provides instructions for ordering a print credit report on their website at [www.tuc.ca](http://www.tuc.ca), as well as a detailed FAQ section. We really don’t have any excuse for not knowing our credit rating anymore!

# Hot topics: Customer service excellence

Good customer service skills are a mandatory part of most job skill sets these days – whether you are “serving” members, potential members, your boss, or your co-worker. The bottom line: Life can be complex and harried; Make service simple and calm.

Here is sampling of materials on customer service in the Corporate Information Centre. If you would like to borrow any of them, e-mail your request to [infocentre@cucbc.com](mailto:infocentre@cucbc.com) or visit the electronic catalogue on our website at <http://infocentre.cucbc.com>.

## BOOKS ON CUSTOMER SERVICE EXCELLENCE

### Customer Service in the New Millennium by Robert B. Tucker

The relationship between buyers and sellers is being revised by forces ranging from electronic commerce to deep discounters. Here are some strategies you can use to win and keep today’s value-driven buyer in a world where low prices, customer service and quality are no longer enough. These marketing and sales ideas will help you give customers the value they expect so they’ll come become your customer for life.

### The Human Touch in the Information Age by Jinkook Lee and William Kelly

Researchers at the U.S. Filene Research Institute & Center for Credit Union Research take a detailed look at what members really want in an increasingly electronic world. The results may surprise you.

### Teamwork for Customers by Dean Tjosvold

This 1993 “classic” focuses on using workplace teams to build a customer-responsive team-based organization. When focusing on customer service, organizations need to move from nurturing isolated heroes to fostering spirited teams.

## VIDEO ON CUSTOMER SERVICE

### “What customers really want” , Communication Briefings

This 14 minute video shows how all employees can give customers quality service by making customers feel valued and by exceeding their expectations.

## PERIODICAL ARTICLES ON CUSTOMER SERVICE

“Want to perfect your company’s service? Use behavioral science”, Richard Chase, Harvard Business Review, June 2001, 79-84

“Lessons from Hospitality that can serve anyone”, Robert Ford, Organizational Dynamics, Summer 2002, 30-46.

Interested in knowing more, or would you like information with a specific focus? Just ask and we will be pleased to gather information just for you. Our contact numbers are on the following page.

## HOW ARE WE DOING?

This is the fourth issue of the Information Centre newsletter, which is intended to help familiarize Directors and credit union staff at all levels with our services. We would like to hear your thoughts on...

- Should this newsletter be continued? Is it helpful and of interest?
- The newsletter is distributed in both print, and as a Word file attachment sent to an e-mail distribution list. Should we make it available on our website also?
- Are there particular topics or Centre services that you would like to know more about?
- We currently highlight services provided by the Corporate Information Centre. Would a brief overview of services provided by other Central departments be of interest also?
- Any general comments on this, or any of the Centre services?

We look forward to your hearing your thoughts in any of the following ways...

1. E-mail your thoughts to us at [infocentre@cucbc.com](mailto:infocentre@cucbc.com).
2. Write in your suggestions, in the spaces above and either fax them to us at (604) 737-5966, or send the page to the Information Centre in the databag.

If you would like to have a copy of future issues, either print or electronic, sent directly to you, please e-mail your request to [dwalker@cucbc.com](mailto:dwalker@cucbc.com).

## Contact us – please!

**The Corporate Information Centre is here to assist you in working for your credit union's success. Here's how you can reach us...**

Credit Union Central of British Columbia

### CORPORATE INFORMATION CENTRE

1441 Creekside Drive, Vancouver

2<sup>nd</sup> floor, near the stairs

Hours: 8:30 a.m. – 4:30 p.m. Monday-Friday

Fax: (604) 737-5966

### INFOCENTRE ONLINE

**PLEASE NOTE OUR NEW WEB ADDRESS AT:**

Website: <http://infocentre.cucbc.com>

E-mail: [infocentre@cucbc.com](mailto:infocentre@cucbc.com)

### CENTRE STAFF

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A two-page Information Centre services overview is available, in print or on the Centre website. Check it out!

To request a copy of the services overview or information about any Centre service, just e-mail [infocentre@cucbc.com](mailto:infocentre@cucbc.com)