



Check It Out!

Volume 3, Issue 1

CUCBC Information Centre newsletter

January 2004

May we help?

This quarterly newsletter is designed to help familiarize you with the services offered by the Corporate Information Centre at Credit Union Central of British Columbia, and those of other Central departments -- services which are available to all staff and directors of BC credit unions, Central and related organizations.

Two new Information Centre services were introduced in 2003. It is getting hard, even for us, to keep track of them all! Take a look at "Knowing what we know..." to see how we are trying to help manage this version of "knowledge overload."

The beginning of a new year often seems like a good time to make some changes. For the latest thoughts on branch design, see the Hot Topics page. And if you are thinking of making some personal changes, take a look at the great suggestions for "de-stressing" at work submitted by BC credit union staffers.

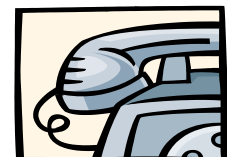
Have a great 2004!

Knowing what we know...

Last year Corporate Information Centre staff handled approximately 1,500 inquiries from credit union and Central staff and Directors, other organizations and the public. With the wealth of information available to us to help with these inquiries, it is vital that "we know what we know" and can access it quickly.

To help our "customers" in the B.C. credit union system "know what we know", please consider the following...

- Using the new Information Centre services request form for an overview of all of our services. Complete and return it to request any services that you would like to receive. This form, and an updated brochure about the Information Centre, are now available, in paper or electronic form. Request them from infocentre@cucbc.com. You may want to consider using the brochure for posting on a bulletin board, distribution at a department meeting, or in new employee orientation packages.
- Visiting the Information Centre website -- <http://infocentre.cucbc.com> -- which provides easy access to a wide range of information on our services, and of general interest in the credit union system. An electronic catalogue of print and audiovisual materials available from the Information Centre is on the website, along with many other helpful resources.
- Who ya gonna call? You know that someone at Central will have the answer to your question but you aren't sure who. Contact us -- by phone at (604) 737-5057 or e-mail infocentre@cucbc.com -- and we will get the answer for you, or put you in contact with someone who can.



INSIDE THIS ISSUE

- 1 Helping YOU know what we know...
- 2 Spotlight on... Risk Management
- 3 Hot topics - Branch design
- 4 De-stressing at work, revisited
- 4 Contact us - please!

Spotlight on...

Risk Management Department

.....providing security through knowledge.

The best risk management strategies focus on prevention: Central's Risk Management Department identifies and analyzes loss exposures and implements risk control techniques to protect against effects of crime, accident and liability--before they happen. And, to effectively manage losses when they do occur, the department administers a comprehensive series of insurance and self-insurance programs on behalf of the provincial system.

Among the services that Central's Risk Management department delivers are the following:

- ✓ branch inspection and consulting services in all areas related to loss prevention, including physical security, life safety, fraud prevention, internal controls, records protection and legislative compliance;
- ✓ blueprint review prior to new branch construction;
- ✓ velocity meter monitoring for MemberCard usage;
- ✓ distribution of fraud warnings and GAIN cheque bulletins;
- ✓ criminal record name checks;
- ✓ video lending library, searchable through the electronic catalogue on the Information Centre website;
- ✓ providing security related materials such as robbery instruction tear sheets, height strips, "Tellers Carry No Cash" and "This locker is equipped with a time-delay lock" decals;
- ✓ training materials (i.e. CBTs and Power Point presentations on robbery prevention and counterfeit currency detection);
- ✓ front line training seminars;
- ✓ annual security officers seminars; and
- ✓ the Risk Management Manual.

In addition, the Risk Management Department is a resource for disaster recovery and business resumption planning and money laundering and terrorist financing prevention.

Risk Management administers the Master Bond Program for Stabilization Central Credit Union, manages the operations of CUPP Services Ltd., a captive insurance company owned jointly by Central and all B.C. credit unions, and administers the Key Person Group Life Insurance Program.

The Master Bond Program focuses on crime-related losses--burglary, robbery and theft (including employee dishonesty), as well as computer crime, counterfeit money and securities, extortion and forgery. The program insures money order and plastic card issuers, and money and securities in transit. It also provides insurance against damage or destruction of money and costs associated with record reconstruction, signature guarantees, trauma counseling, audit and defense expenses.

CUPP Services Ltd. provides coverage under two programs to participating insureds: The Master Property Insurance Program provides protection against property, liability, financial, and workplace violence losses through multiple coverages. The Professional Liability Insurance Program protects directors and officers of credit unions and their subsidiaries against personal liability claims arising out of alleged wrongful acts. It covers credit unions, their insurance agencies, agents, mutual funds sales representatives and any other named subsidiary for errors and omissions claims, and also provides employment practices liability protection.

The Key Person Group Liability Insurance Program provides the credit union with a tax free pool of funds to cover the costs associated with the sudden loss of key personnel.

For more information on Risk Management Services please contact Lorna Doucette at (604) 737 5979.

Hot topics: Branch design

American Banker, the daily newspaper for the US banking industry, starts out each year with a special report on retail delivery. This year's issue takes a look at branch innovations, both technological and physical, since it is obvious that there are still going to be branches around for a long time. The 1996 issue of this same report asked "Is the traditional branch a thing of the past?" - obviously the answer is a resounding NO!

Here is a sampling of materials on branch design available in the Corporate Information Centre. If you would like copies of any of these materials, please e-mail your request to infocentre@cucbc.com.

REPORTS ON BRANCH DESIGN

"Piecing together the branch of the future" , *American Banker*, January 2004.

Five articles in this special report provide an overview of recent branch developments including video-based remote systems, mobile branches for seniors, a new standard in branch design at Bank of America, and the critical importance of well-trained staff, no matter what the branch looks like!

"Branch merchandising" and "Channel Management Strategies", Council on Financial Competition, 2003.

Two brief papers (5 and 8 pages long, respectively) from the U.S. Council on Financial Competition take a look at current issues relating to branches. The merchandising study reviews signage, displays, marketing, and electronic merchandising. The channel management study reviews recent developments regarding branch usage and transformation, making comparisons to online banking developments. Reports from the Council on Financial Competition are available electronically through the Credit Union Central of Canada website. For instructions on accessing this material, please e-mail infocentre@cucbc.com.

"Branching strategy" and "Changing channels", Market Smarts, 2003 2001.

Central's Marketing & Research Department regularly produces in-depth research specifically for B.C. credit unions in the "Market Smarts" series. Two recent issues focus on branching. "Branching strategy: new tricks for bricks" was released in December of last year. The 2001 issue, "Changing channels—strategies for service delivery", discusses branches as a key part of the delivery channel continuum. A full listing of Market Smarts issues is available on the Information Centre electronic catalogue, by searching for "Market Smarts" in the title field.

PERIODICAL ARTICLES ON BRANCH DESIGN

"Branch design: step x step," George Sawicki, *ABA Bank Marketing*, May 2003.

Here's a helpful checklist of all the things that must be considered in a major branch revamp.

"Branching yesterday, today and tomorrow," Paul Siebert, *Credit Union Management*, August 2002.

What might credit union branches look and feel like 20 years from now?

"Tomorrow's branch today," Tanja Lian Sablosky, *ABA Bank Marketing*, September 2002.

Retailing rules today -- Is it a store or a financial institution?

“De-stressing” at work

Thanks to everyone who submitted their ideas for simple ways to de-stress at work, in response to an article in the September 2003 issue. Among the favourite submissions

- *A massage at work* _ Have a massage therapist come in to offer upper body massages _ it can work wonders if you are hunched over your computer too much of the time. Sessions can take as little as 10 minutes, and provide a wonderful soothing break in the day, without disrupting it too much.
- *Make dinner a bit easier* _ Have fresh pasta and sauces delivered to the office on a regular basis to make for a simple dinner. A Friday afternoon is a great time for the delivery!
- *Jazz up a staff or department meeting* _ Give a small group of staffers the responsibility to brighten up the next staff meeting and see what they come up with. It's a chance for co-workers to show their creativity, and to boost everyone's morale.
- *Personalize your workspace* _ Have photos and trinkets close at hand to give you an extra lift, and to provide a topic of discussion for the people who stop by your desk!
- *Make time for exercise and laughter every day* _ it's good for you, inexpensive, non-fattening, and infectious!
- *Think positive* _ Self-talk has an amazing impact because we hear more of what we are saying to ourselves than anything else. Are you still looking for a calendar for 2004? A free printable calendar, available on the HP website, provides uplifting quotes from remarkable people _ Ghandi, Einstein, Eleanor Roosevelt _ to keep you thinking positive thoughts. It's on the HP website, at www.hp.com in the Home and Home Office section. Choose Home & Home Office/Creative Projects/Cards and Stationery/Calendars/See more _ it's not easy to find but worth the effort!

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
2nd floor, near the stairs

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

Fax: (604) 737-5966

INFOCENTRE ONLINE

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

E-mail: infocentre@cucbc.com

CENTRE STAFF

Diane Walker, Supervisor

dwalker@cucbc.com, (604) 737-5971

Linda Dmytryshyn, Coordinator

ldmytryshyn@cucbc.com, (604) 730-5172

Judy Ellefson, Clerk (part-time)

jellefson@cucbc.com, (604) 737-5057

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.