



USPS COORDINATES TO HELP POSTAL CREDIT UNIONS

Consolidation Plans for 2015

Deputy Postmaster General Ronald Stroman addressed credit union executives and board members from across the country at NCPCU's Annual Conference in April. Among the critical issues and concerns were ATM placement, employee orientation, rent-free space and facility closures.

Here's an update from Christine Ray, Chief of Staff and Manager, Integration & Support Office of the Deputy Postmaster General. She was responding to Will Yarborough, NCPCU Board Member and CEO of United States Postal Service Federal Credit Union, on July 25, 2014:

Rent: Ron Stroman and I met with our Vice President of Facilities, who indicated that the national policy is not to charge rent for postal credit unions in our postal facilities. If there are specific examples of credit unions either being charged or being told they will be charged, please forward those to me and Facilities will address it.

Consideration of credit unions in facility studies: Facilities indicated that the credit union space is considered in the allocation of space in a new location if a decision is made to move or consolidate a facility. However, in some cases, we do have the operations of a facility being consolidated into another facility that may be hundreds of miles away. That may be the concern that your member credit unions have, particularly if the gaining facility already has a different credit union co-located in that space. I am attaching the list of 82 facilities that are being consolidated beginning January 2015. It would be helpful to know if there are credit unions located in any of these locations and if there are particular locations that raise concerns.

Information to provide at employees orientation: In a discussion with the Chief Human Resources Officer, he was agreeable to include information on postal credit unions in the orientation.

The NCPCU Board of Directors will provide examples of materials for the USPS legal department to review and provide final sign off.

The issue concerning ATM placement in postal facilities is still being researched. Please watch for updates on this topic in future issues of *Postal Courier*.

Action Items: Please email celeste@ncpcu.org regarding these issues so we can forward to Christine Ray.

Please follow the follow the links below to view letter and consolidation list on our website:

[Letter to Deputy Postmaster General](#)

[2015 USPS Planned Consolidation List](#)

POSTAL NEWS

As a credit union serving postal employees, retirees and their families, check here to stay on top of the latest news affecting your members:

Miami Herald: [Could plan to offer financial services save Postal Service?](#)

Rome News-Tribune: [Atlanta Postal Credit Union merges with Floyd County Postal Employees Credit Union](#)

CU Times: [Experts Debate USPS Financial Services](#)

Athens Banner Herald: [U.S. Postal Service union official in Athens indicted for embezzling funds](#)

INDUSTRY UPDATES

Follow the links below to get the latest news, trends and industry insights affecting your credit union:

Industry Trends: [NCUA Approves 123 Mergers in First Half of 2014](#)
[Merger of Capital Credit Union, Pioneer Credit Union continues trend](#)

Economics: [Global Strains Stress Market](#)

Regulatory: [The NCUA Report for July 2014](#)

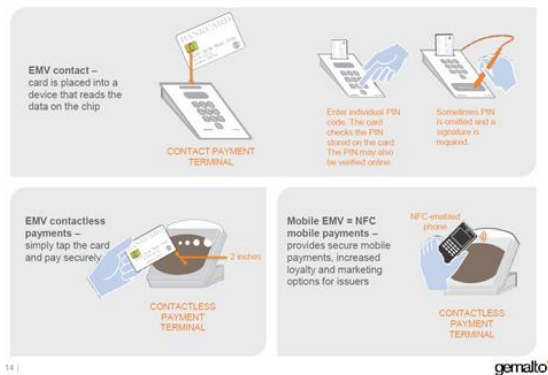
Fraud Prevention: [Mobile Wallet Poses Seismic Threat to Credit Union Industry](#)

POSTSCRIPTS

EMV Presentation

We attended a webinar last month regarding EMV cards, a global standard for chip-based payments developed by Europay, MasterCard, and Visa in 1996. The key benefits are Global Interoperability, Enhanced Payment Security using multiple technology platforms for Contactless Payment, Mobile Payment and eCommerce. Secure chips are embedded in the cards that store payment information, authentication to prevent counterfeiting, cardholder verification methods, and online or offline authorization. To learn more we have provided a link to the details from this presentation.

1 Technology 3 Consumer Payment Options



[EMV Presentation](#)

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for estimated ship date of October 24, 2014**

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