

REGISTER

CU24 Offers Five Credit Union Grants for Conference

Want to attend the NCPCU Conference? Your wish may be granted!

CU24 is issuing five \$800 grants to send a credit union like yours to the NCPCU conference May 1-3 in Las Vegas. We're proud to partner with the NCPCU and we're here to provide the services and expertise small to midsize credit unions need to compete and improve their members' lives.

With access to more than 80,000 surcharge-free ATMs, **CU24** is the nation's only credit union owned POS network. We're guided by a credit union board and completely focused on the success of the credit union movement. After all, we know you don't have to be big to be powerful.



Speaker Spotlight: Mehrsa Baradaran



If anyone is qualified to speak about the concept of postal banking, it's Mehrsa Baradaran, associate law professor at University of Georgia. She has extensively researched the topic and written a book, *How the Other Half Banks*. A *New York Times* review of her book describes, “How the Other Half Banks,” is simple: The “other half” hardly banks at all. Many families below the midline of income distribution in the United States rely heavily on check-cashing services, payday lenders and title vendors charging fees and interest higher than any chartered bank could legally impose. Financial deregulation enabled banks to slough off low-income customers even as it created new opportunities for storefront profit-taking.”

As an associate law professor at the University of Georgia, Baradaran approaches the concept of postal banking from an ethical perspective. The *NY Times* review notes “Baradaran argues persuasively that the banking industry, fattened on public subsidies (including too-big-to-fail bailouts), owes low-income families a better deal. She recounts the slow but steady demise of “banks with souls” — the community-based banks and credit unions that have been displaced by larger institutions better positioned to take advantage of economies of scale. The six largest banks in the United States, she notes, now hold almost 70 percent of all the assets in the financial system.”

To view the full conference program, [click here](#).

Postal News

As a credit union serving postal employees, retirees and their families, check here to stay current on the latest news effecting postal credit unions:

Postal Workers' Contract to Go to Arbitration in February [Read More](#)

150,000 Petitions in Support of Postal Banking [Read More](#)

Post Office, others, raise shipping service rates [Read More](#)

Industry Updates

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

Industry Trends:

Credit Union Communication Trends for 2016 [Read More](#)

What's Beyond Mobile Payments for 2016? [Read more](#)

Economics:

Economic Outlook for 2016 [Read More](#)

Global Economic Forecast 2016-2017 [Read More](#)

Regulatory:

2016 Regulatory Outlook [Read More](#)

Compliance Culture Scoreboard: How Does Your Institution Rate [Read More](#)

Fraud Prevention:

4 Attack Trends to Watch in 2016 [Read More](#)

Financial Institutions Among Top Mobile Hacker Targets [Read More](#)

Postscripts

Crean Retires from NCPCU Board, Hankins Appointed

Neil Crean, CEO of Massachusetts Family Credit Union, resigned from the NCPCU Board of Directors in December. The Board appointed Jim Hankins of Mississippi Postal Employees Federal Credit Union to fill Crean's term which will expire in May.

Reminder: Nomination Deadline is March 15

The 2016 Nominating Committee is accepting nominations for the NCPCU Board of Directors until March 15. Three positions will expire at this year's annual business meeting held on Tuesday, May 3 during NCPCU's 33rd Annual Conference in Las Vegas.

Please email nominations to Nominating Committee Chairman John King johnk@eagleonecu.com

USPS Federal Credit Union Race to Benefit CMN

On April 3, USPS Federal Credit Union will hold its 2016 Cherry Blossom Ten Mile Run on the grounds of the Washington Monument to benefit the Children's Miracle Network.

NCPCU Welcomes Two New Members

Charleston Postal Federal CU and Louisville Federal CU have both joined the Council. Greta Duffield is the manager of the \$4.1 million credit union located in Charleston, West Virginia. Mike Hovekamp is the CEO of the \$34 million Louisville, Kentucky based credit union. Louisville FCU is the oldest credit union in Kentucky, having been founded in 1924 by postal employees.

Eagle-Image Plastic Card Order



Eagle-Image Plastic Card Orders The next bulk plastic card order is due March 25, 2016. The estimated ship date for this order is April 29 or earlier. If you would like to place an order, please email your request to ncpcu@ncpcu.org, or call 858-792-3883.

[ORDER FORM](#)

NCPCU's 33rd Annual Conference



May 1-3, 2016
Bally's Las Vegas Hotel
Las Vegas, Nevada

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