



The National Council of  
Postal Credit Unions

*Where Postal Issues Matter*



July/August 2017

## NCPCU Travels to Tampa for 2018 Annual Conference



From April 29 - May 1, postal credit unions will gather in Tampa, Florida. Located on Florida's Gulf Coast, Tampa is a popular destination for those looking for warm, sunny weather.

Our host hotel, the Renaissance Tampa International Plaza Hotel, is conveniently located just a few miles from the Tampa International Airport. It is also connected to the International Plaza that has over 100 stores and a variety of restaurants to appeal to every taste and budget.

Other attractions include the exciting Tampa Riverwalk, Tampa Busch Gardens, Tampa Theatre and historic Ybor City, which was once the cigar capital of the world. For a complete list of things to do in Tampa, please follow the link below:

[Trip Advisor - Top Things to Do in Tampa, Florida](#)

While Tampa is well known as a vacation destination, make no mistake that attendees will be spending time delving into critical topics during the conference. The U.S. Postal Service is facing major challenges that will have a significant impact on postal credit unions in the years to come. At the NCPCU 35th Annual Conference postal credit unions can come together to work on tough issues our industry faces. No other meeting offers the caliber of education and networking designed especially for our unique group.

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# Platinum Sponsor Spotlight



## Grow Your Credit Union Membership with Insights about Non-Members

Is your credit union leaving opportunities to grow membership on the table? If you're not actively engaging non-members, you might be. The latest research from CUNA Mutual Group, "[What Matters Now®: Insights from the Non-Member](#)," is a deep-dive into non-member and under-engaged member mindsets, lifestyles, attitudes, and habits. These crucial insights can be invaluable tools for your credit union to reach this audience.

### Who are non-members?

Only 22 percent of hardworking families surveyed were fully engaged credit union members, meaning they consider their credit union their primary banking institution.\* The other 78 percent of hardworking Americans fall into three areas of opportunity for membership growth: partially engaged members, disengaged members, and true non-members.\*

Partially engaged members acknowledge that they are a credit union member, but say that their primary banking is done elsewhere. Disengaged members have credit union products, but don't consider themselves to be credit union members. True non-members have no credit union affiliation at all.

So it's not just a member vs non-member conversation. It's important to think of membership on a continuum with these three distinct groups, known as the "opportunity segments," representing the consumer groups that provide opportunity for credit unions.

### How can you reach and engage the opportunity segments?

The What Matters Now® research found that each group represents a unique blend of mindsets, spending habits, banking relationships, and more. Keep in mind; these three groups are unique audiences so your credit union may have to create different messages and marketing strategies for each group.

However, your credit union may already have a foot in the door with disengaged members. According to the study, nearly two in five disengaged members are likely to switch to a credit union as their primary banking institution.\* They cited their top two reasons to switch as better interest rates and financial incentives to open an account. Therefore, communications highlighting your interest rates or financial incentives may appeal most to this group.

Breaking down misconceptions about credit unions might also help your credit union reach non-members and grow membership as well. Some common perceptions of credit unions are that they're only for loans, are not as secure as banks, and offer limited products and services. In fact, more than half of non-members believe that credit unions have limited locations, services, and products.\* Targeted communications that address these misconceptions can help influence this group to make the switch.

To learn more about how to reach the opportunity segments, including insights into their demographics, lifestyles, spending habits, and more, view the full report at [cunamutual.com/whatmattersnow](http://cunamutual.com/whatmattersnow).

BRIAN WERGER is the director of the [TruStage Insurance Program](#), CUNA Mutual Group's consumer brand. In this role, Brian is responsible for the TruStage Insurance Program's operating model and overall program success. Contact Brian at [Brian.Werger@cunamutual.com](mailto:Brian.Werger@cunamutual.com).

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# Industry Updates

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

## Postal News

[U.S. Postal Service Reports Fiscal Year 2017 Third Quarter Results](#)

[Credit Union Rebrands, Looks for Citywide Growth](#)

[Detroit Mail Carrier Arrested for Depositing Customers' Checks into her Bank Account](#)

## Industry Trends

[The Top 5 Dashboard Reports for Credit Union CEOs](#)

[What is CISO as a Service for a Credit Union?](#)

## Economic

[CUNA's Hampel To Retire Tuesday](#)

[Dancing on the Debt Ceiling](#)

[NAFCU Ever-Vigilant on CU Exemption as White House Pushes Tax Reform](#)

## Regulatory

[NCUA Seeks Comments on Sweeping Regulatory Reform Plan](#)

[CUNA pushes Senators to back arbitration repeal resolution](#)

## Fraud Prevention

[Credit Unions: Is it Time to Decline Fallback?](#)

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# Postscripts

## Plus4 Credit Union and Others Hit by Harvey

From his home in suburban Houston, Texas, Plus4 Credit Union CEO Vladimir Stark reported that one of the credit union's branches sustained minor flooding in the lobby and two employees' homes were lost after catastrophic flooding from Tropical Storm Harvey. Looking for a way to help? The [National Credit Union Foundation](#) has activated the online disaster relief system [CUAid.coop](#) to raise money for credit union people in Texas affected by the storm. Credit union supporters in every state can make donations at [CUAid.coop](#).

## Don DeCinque Retires



Don DeCinque has announced his retirement as President of Atlanta Postal Credit Union. He began his career with APCU in 1981 as a teller. In 1990, he joined the management team as the Controller and was named President in 1998. Don served on the NCPCU Board from 2004 until his retirement from APCU earlier this month. "Don has been an integral part of the NCPCU Board for the last 13 years. From contributing his time and energy to help develop initiatives for postal credit unions, he's also helped foster relationships with some of the Council's longtime sponsors," recalls NCPCU Executive Director Celeste Shelton. "On many occasions, he found a way to leverage his credit union's influence for the benefit of all postal credit unions."

## Chuck Head Appointed to NCPCU Board



Charles (Chuck) Head, began his career with Atlanta Postal Credit Union as a loan officer in 1989. After serving in many capacities of the lending and operations side of APCU, Chuck was appointed to President/CEO in August 2017. Chuck participates in numerous state and national postal conventions and meetings throughout the year and is dedicated to serving his credit union's sponsor group – the United States Postal Service employees and their families.

In addition to serving on the Board of Directors at APCU and related committees at APCU, Chuck serves on the Board of Directors for the Georgia Credit Union Services (GCUS); CULIANCE; Credit Union Loan Source (CULS); and Cooperative Services (CSI).

Chuck has attended several NCPCU meetings in the past and was honored to be appointed to the NCPCU Board in 2017. Chuck believes the Council provides an important role in keeping postal credit unions informed on postal matters and working with the USPS for the good of all postal credit unions.

## Eagle-Image Plastic EMV Cards Available

To be included in the next bulk order for EMV plastic cards, contact the Council by the order deadline listed below. To receive a quote for debit/ATM and credit cards, please email your request to [ncpcu@ncpcu.org](mailto:ncpcu@ncpcu.org), or call 858-792-3883.



Order Deadlines:	Estimated Shipping On:
September 29, 2017	October 27, 2017
December 22, 2017	January, 19, 2018

[ORDER FORM](#)



## **Mark your calendar for NCPKU's 35th Annual Conference**

April 29 - May 1, 2018  
Renaissance Tampa International Plaza Hotel

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NCPKU P.O. Box 160, Del Mar, CA 92014-0160