



The National Council of
Postal Credit Unions

Where Postal Issues Matter



November/December 2017

BSA Update: Member Due Diligence Requirements

Whether you are a credit union CEO, board member or supervisory committee member, the Bank Secrecy Act (BSA) should be on your radar. As all credit unions must comply with BSA regulations, the optional BSA training session that has been offered at the NCPCU conference will now be a requisite session and included as part of the regular conference program.



In the meantime, all credit unions must comply with recent updates to BSA customer (member) due diligence requirements by May 11, 2018. To access the documents that outline the current requirements as well as new provisions, please click the links below:

- [New BSA Member Due Diligence Requirements Information Sheet](#)
- [Customer Due Diligence \(CDD\) Checklist \(CUNA\)](#)
- [Final Rule Analysis: Customer Due Diligence of BSA](#)

Make plans to join NCPCU in Tampa, Florida April 29 - May 1 to get BSA training and much more. Watch for details in the next issue and at www.ncpcu.org

Include NCPCU Membership in Your 2018 Budget



Dues statements will be sent in December to all NCPCU member credit unions. Knowing that budgets are tight for Council members, dues have been kept the same for 2018. Your dues payment supports the only national group dedicated to credit unions that serve postal employees, retirees and their families. Renew today so you don't lose these valuable benefits.

- **Collaboration with a community of credit unions facing the same challenges**
- **Representation with the U.S. Postal Service on issues like employee orientation access and rent-free space**
- **Savings on registration fees for the 2018 Annual Conference in Tampa, Florida**
- **Special pricing on group orders of Eagle-image cards (ATM/debit, VISA and MasterCard)**
- **Access to our online resources including membership directory and quarterly newsletter**
- **AD&D insurance program discounts**

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 Results](#)

[Temporary Emergency Committee of the Postal Service Board of Governors to Meet November 14](#)

[Postal Service is Ready to Deliver More Than 15 Billion Pieces of Cheer This Holiday Season](#)

Industry Trends

[Apple Pay Cash Launches](#)

[Lending and the Millennial Mindset](#)

[Do Your ATMs Have what Digital Consumers Demand?](#)

[45 Marketing Ideas for Small Credit Unions](#)

Economic

[4 Reasons to Expect Strong Loan Growth in 2018](#)

[Open Enrollment Offers HSA Growth Opportunities](#)

Fraud Prevention

[Increase in Card Not Present Fraud After Adoption of EMV](#)

[Debit Card Fraud Rising - Is Your Credit Union Ready?](#)

Postscripts

Credit Unions Donate to Plus4 Employees Impacted by Hurricane Harvey

A group of postal credit unions donated VISA gift cards to Houston-based Plus4 Credit Union employees who were hardest hit by Hurricane Harvey this past summer. "We are deeply grateful for the support of Council members. I am humbled and honored to be part of this group," expressed Plus4 CEO Vladimir Stark. "Our city is recovering and it's inspiring to see the resilience and strength of our community."

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, or call 858-792-3883.



Order Deadlines:	Estimated Shipping On:
December 22, 2017	January, 19, 2018
March 30, 2018	April 27, 2018
June 29, 2018	July 27, 2018
September 28, 2018	October 26, 2018

ORDER FORM



**Mark your calendar for
NCPCU's 35th Annual Conference**

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

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