



The National Council of  
Postal Credit Unions

*Where Postal Issues Matter*



Spring 2018

## NCPCU Conference Wrap-Up: Program Highlights Opportunities for Postal Credit Unions



More than 140 attendees, guests, exhibitors and presenters gathered at NCPCU's 35th Annual Conference and Strategy Summit in Tampa earlier this month. The last few years have been particularly challenging with access to postal employees being limited or denied altogether, increased competition from other financial institutions, staying relevant with existing members, keeping up with cyber-security and new regulations, among others. A facilitated roundtable session gave attendees the chance to meet in small groups to identify common challenges, find untapped opportunities and share best practices.

Some of the growth strategies shared during the roundtable discussions included:

- Foster a relationship with local postal union representatives
- Hold free financial seminars on retirement planning
- Leverage low or no-cost social media marketing
- Invite family members of postal employees to join
- Participate in shared-branching, CUSOs
- Expand your credit union's field of membership
- Offer rewards for member loans
- Consider mobile financial products (look for scalable, affordable turn-key solutions)

- Provide small business and student loans
- Get involved in community outreach, local fundraising, scholarships
- Launch a campaign to attract Millennials (bonus for credit unions--their generation is into Cooperatives, Community and Ownership!)

The highly-rated educational program also featured sessions on generational marketing, business development, as well as a timely presentation on disaster preparedness and recovery following an unprecedented year of weather catastrophes and other natural disasters. To view conference presentation slides, link to the [Annual Conference](#) page.

**Could not join NCPCU in Tampa? Mark your calendar for next year's Annual Conference & Strategy Summit April 10-12, 2019 at the DoubleTree New Orleans. More details in the fall.**

## Thank you, NCPCU's 2018 Conference Sponsors!

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## Platinum Sponsor Feature



### **Fintech: Friend or Foe?**

Brian Kaas, Managing Director, CMFG Ventures

Over the last several years, credit unions have shown tremendous growth, even alongside the uprising of many “fintech” companies. In the last number of years, credit union membership has experienced robust growth, with this year exhibiting the fastest member growth in more than 25 years, as measured from October of 2016 to that point in 2017 ; meanwhile, fintech companies have seen a 778% increase in funding in the last 5 years . As the buzz around fintech continues, much attention is given to the market share these early-stage companies were actively seeking within the credit union space. However, at an age of nearly infinite resources and technology right at our fingertips, consumers aren’t specifically looking to do business with a “fintech”; but rather, consumers are simply looking for businesses to meet their needs in a convenient and trustworthy manner. Credit unions continue to meet this need, but as the industry changes, credit unions will need to embrace technology and innovation to build for the future.

Financial Institutions are facing a choice: spend a significant amount of time and money developing their own capabilities to meet the changing market, or pursue partnerships with fintech companies that are disrupting this space. Even the major financial institutions are facing this dilemma, and many are choosing to partner with fintech companies to bring in new technology, products, and channels. Since 2012, the top 10 major financial institutions have invested approximately \$3.6B in fintech companies....[read more](#)

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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 Second Quarter 2018 Results](#)

[U.S. Postal Service Showcases Innovative Physical and Digital Platforms at 2018 National Postal Forum](#)

## Industry Trends

[5 Ways to Build a Social Media Following](#)

[Three Customer Service Trends to Replicate in Your Business This Year](#)

[Your Members and Cryptocurrency](#)

## Economic

[7 Tips to Drive Loan Growth in the Digital Age of Buying](#)

[5 things your credit union needs to know about entering the auto leasing market](#)

## Fraud Prevention

[Chip fallback authorization strategies to reduce fraud impact](#)

[A united front against fraud](#)

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# Postscripts

## Members Elect Board for 2018-2019

During the Annual Business Meeting held during NCPCU's Annual Conference & Strategy Summit, NCPCU

members elected incumbents Becca Cuddy, John King and Jason Smith for three-year terms. At a subsequent reorganization meeting, the Board voted to keep the existing slate of officers. [Click here](#) to view a complete listing of NCPCU's Board of Directors.

## Ohio CU Celebrates Milestone

This year, Postal Family Credit Union, Inc. of Cincinnati, Ohio celebrates its 90th anniversary. It all began in 1928 when a group of postal employees on a leisurely paddle boat cruise up the Ohio River hatched the idea to start a credit union. As they say...the rest is history. [Read more.](#)

## NCPCU Speaker from the UK Gets National Coverage

Richard Munro, a director of Commsave Credit Union and featured speaker at NCPCU's Annual Conference & Strategy Summit, received coverage by the Association of British Credit Unions Ltd. (ABCUL). Commsave, who serves employees of the Royal Mail, and Atlanta Postal Credit Union formed a "twinning" partnership facilitated by the World Council of Credit Unions. [Read more.](#)

## 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.



<b>Order Deadlines:</b>	<b>Est. Ship Date</b>
June 29, 2018	July 27, 2018
September 28, 2018	October 26, 2018
December 14, 2018	January 18, 2019

[ORDER FORM](#)

**Just Announced!**  
**NCPCU's 36th Annual Conference**  
**& Strategy Summit**



April 10 - 12, 2019  
DoubleTree by Hilton New Orleans  
New Orleans, Louisiana

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