First Class Program Planned for Las Vegas Conference

From May 1 - 3, 2016 postal credit union leaders will gather at Bally's Hotel in exciting Las Vegas for NCPCU’s 33rd Annual Conference. The two and a half day meeting program will provide attendees with critical updates, ideas and strategies as well as a unique opportunity to connect with peers from across the country.

At this must-attend Conference you will:

- Hear updates on USPS consolidation studies, Postal banking services, postal credit union access to rent-free space and employee orientations
- Get Bank Secrecy Act (BSA) training included as part of the conference program
- Learn the latest cyber-security risks and how to protect your credit union
- Discover the new fraud schemes being perpetrated on credit unions and how to avoid being the next victim
- And, engage in a special Networking Session to solve problems and share strategies that are specific to postal credit unions

NCPCU's 33rd Annual Conference
May 1 -3, 2016
Bally's Las Vegas

Watch for more details and registration opening in the coming months at www.ncpcu.org.

It's Membership Renewal Time! Your Dues Help Us Deliver

The continuing success of our organization and postal credit unions everywhere is up to our members. Over the years, the Council has worked closely with our sponsor organization, the U.S. Postal Service, to promote the interests of all postal credit unions. Here are a few of our accomplishments:

- Maintaining free space in USPS facilities for postal credit unions
- Allowing access to USPS facilities to provide postal employees with information on membership and services
- Continuing use of the words “Post Office” within a credit union name
- Conducting the only conference that focuses on postal credit union issues, trends and networking

Watch your email for dues statements and renew your membership so we can continue these ongoing efforts.

Your email address is the key to receiving member benefits via the website. If you already receive emails from NCPCU, you should be able to login to access the Member page, including the directory of postal credit unions.
unions. Simply go to www.ncpcu.org, click on the Login icon, enter your email address and click the “Forgot Password” link to set up access. If your credit union is a member and you are not sure if we have your email address, contact us at ncpcu@ncpcu.org and we’ll link you to your credit union to receive member benefits including informative periodic newsletters and much more.

Smart Chip Technology Now Available Through Eagle Card Program

Eagle-image plastic cards embedded with smart chips are now available for bulk discount orders through the Council. The new technology is available for all Visa, Mastercard, ATM/debit and credit card options. Keep in mind that the turnaround time for the embedded card orders takes approximately 60 days, more time than with the traditional mag-stripe cards (see Postscripts section below for more details on placing orders).

Key Points for Chip Technology:

- Chip-embedded cards are safer and more secure than the traditional mag-stripe cards
- Point-of-sale involves inserting instead of swiping cards
- Fraud liability shift dates vary for POS, ATM, Visa and Mastercard
- Use of chip technology reduces data breaches
- Member education on chip technology is a critical piece of adoption
- Create a transition plan to adopt the technology if one is not already in place

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:

Mail Handlers Prepare for National Negotiations

It's Amazon's World. The USPS Just Delivers In It

USPS Red Ink is Washington's

Industry Updates

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

Industry Trends:  Digital Divide: The Disconnect Between Millennials and Banks
How to Faciliate e-Signature Adoption

Economics:  Credit Unions Hit the Lending Trifecta
Housing Market Continues to Lag
Regulatory:  
HMDA Compliance a Top Concern: Survey

Fraud:  
Stop Doing These 3 Things If You Want Your CU Member Information Safe
Consumers Most Concerned About Card Fraud, ID Theft: Gallup

Postscripts

NEW! EMV Eagle-Image Plastic Cards Now Available for Ordering

To be included in the next bulk eagle-image plastic card orders, follow the link below and complete the online form. If you need cards now, separate, smaller orders can be processed, however this may affect the cost of the card.

If you have any questions, please call 858-792-3883 or email ncpcu@ncpcu.org. ATM, debit and credit card versions of the popular eagle cards are available. Also, cards are available without the eagle image in other custom designs.

Eagle-Image Plastic Cards (Non-EMV)
Order Due: December 18, 2015
Estimated Ship Date: January 29, 2016

Eagle-Image Plastic Cards (EMV Chip)
Order Due: December 18, 2015
Estimated Ship Date: February 29, 2016