

In This Issue:

Order Up for 2011
Return of IRA Minimum Withdrawals
Design Tip
Holiday Schedule

Compliance Corner:
Privacy Policy Model Form
Client Spotlight:
Henrico Federal Credit Union

Order Up!

WINTER 11

Contact your CUAdvantage Representative to fill your hunger on your must-haves for 2011, including your:

2010 Annual Report

From colorful booklets to simple letters, we can satisfy your annual report needs. We can also order promotional items, which make nice gifts or giveaways for your attending members and staff.

2011 Holiday Closing posters – only \$5 each

All we need to add is your logo and these attractive 8.5x11 poster designs of your 2011 holiday closings, printed on gloss cover stock, are ready to go. Order yours today to beat the end-of-the-year rush!

Customized 2011 Marketing Plan

Get more bang for your buck. Ask your CUAdvantage Representative about a customized 2011 marketing plan. What have you got to lose – besides disorganized marketing? Our experts can help you set up monthly or quarterly promotions based on your schedule and demands.

Newsletters, posters, inserts, email marketing, banners and more!

Ask us for more details today. Or, please visit our website at www.cuadvantage.com or contact your CUAdvantage Representative to place your order.



Reminder: The Return of IRA Minimum Withdrawals

For the 2010 tax year, IRA minimum withdrawals are making their comeback.

IRA minimum withdrawals were suspended in 2009 in order to give battered IRAs a chance to recover from the 2008 stock market meltdown. Your members should keep in mind:

- At age 70 ½, Traditional IRA owners and Simple IRA owners must take annual withdrawals of specified amounts and pay the related federal and state income tax hits.
- If you are a Traditional IRA owner or a Simple IRA owner who turned 70 ½ in 2009, you must take your initial required withdrawal by December 31, 2010.
- If you are a Traditional IRA owner or a Simple IRA owner who turned 70 ½ at any point in 2010, you are required to take your first minimum withdrawal no later than April 1, 2011.

For more information regarding IRA minimum withdrawals and minimum withdrawal amounts visit www.irs.gov.



Design Tip

Using Fonts to Your Advantage

The font of your text is supposed to enhance your message – not sabotage it. Here are a few tips to keep in mind when it comes to working with the tiniest element that probably takes up the most amount of space on your entire marketing piece.

1. Avoid using all upper or lower case text everywhere in the document.
2. For general documents, we recommend 10-12 point for the body text, 14-48 point for the primary heading, and one-half of the primary heading point for secondary headings.
3. Err on the safe side with inconspicuous fonts like Arial or Times New Roman. These fonts and a few others are “TrueType,” which means what you observe on the screen is what you get on the page.
4. Be consistent – a general rule is not to include more than 3 contrasting fonts in one piece.
5. Use highlighting tools such as *italics* and **bold** sparingly to signal the importance of a particular part of the text.

Remember these are just guidelines. You should examine your intended audience, the resources available and your project’s characteristics to identify the font(s) that will work best for you. If you have a question for the experts, we’re just a phone call or email away!

CUAdvantage/UPS Holiday Schedule



HOLIDAY	CUADVANTAGE	UPS*
Thanksgiving Day Thursday, November 25	Closed	No UPS pickup or delivery services.
Day After Thanksgiving Friday, November 26	Closed	No UPS Ground pickup or delivery services. Delivery of UPS air & international packages only.
Christmas Eve Friday, December 24	Closed in Observance of Christmas Day	No UPS Ground pickup service. Normal delivery service.
Christmas Day Saturday, December 25	Closed	No UPS pickup or delivery services.
New Years Eve Friday, December 31	Schedule to be determined**	No UPS Ground pickup or delivery services. Delivery of UPS air & international packages only.
New Years Day Saturday, January 1, 2011	Schedule to be determined**	No UPS pickup or delivery services.

*Subject to change based on UPS.

**CUAdvantage will be closed in observance of New Year’s Day either Friday, December 31, 2010 or Monday, January 3, 2011.



New “Safe Harbor” Privacy Policy Model Form to take effect January 2011

A new privacy policy model form is scheduled to take “safe harbor” starting January 2011. This means current privacy policies, which use clauses provided by regulators from 2001, will no longer hold a safe harbor after December 31, 2010. Credit unions are permitted to use their own language for the privacy policies; however, use of the model form is encouraged in order to maintain safe harbor.

General characteristics

Credit Union privacy policies may:

- Consist of two pages either printed on one sheet (front and back) or on two sheets of paper. If additional information is needed, it may extend to three pages.
- Use minimum 10-point font and sufficient line spacing to achieve easy readability.
- May include the credit union logo in color on any page if it does not interfere with readability.
- Layout in portrait orientation with the size meeting the layout and minimum font size requirements, with sufficient white space at the top, bottom, and sides of content.
- Print on white or light-colored paper with black or other contrasting ink color.

The new Model Form page elements *(listed in order of appearance)* :

PAGE 1

- Last revised date in upper right-hand corner
- Title
- Key frame (“Why?, What?, How?”)
- Disclosure table (“Reasons we can share your personal information”)
- *As needed, for forms with the opt-out option: “To limit our sharing” box*
- “Questions” box for contact information
- *As needed, for forms with the mail-in opt-out option: “Mail-in opt-out” form*

PAGE 2

- Heading of “Page 2”
- Frequently Asked Questions (“Who we are & What we do”)
- Definitions
- *As needed, for forms that need to include state and/or international privacy law information, and/or acknowledgement of receipt form: “Other important information” box*

To access the fillable PDF Model Forms, go to

http://www.federalreserve.gov/bankinforeg/privacy_notice_instructions.pdf

To access the Federal Register Vol. 74, No. 229, Tuesday, December 1, 2009 Rules and Regulations document for a complete explanation of verbiage options and Model Form instructions, go to http://www.ftc.gov/privacy/privacyinitiatives/PrivacyModelForm_FR.pdf

CUAdvantage leverages compliance information we obtain through research. In order to ensure compliance is met, we encourage you to consult with your personal compliance coordinator.



Trusting Professionals: How to not burn out

Like many credit union professionals, we all wear a ton of hats. One day you're brainstorming the next great promotion. The next day you're role playing the angry member with your tellers or troubleshooting with your IT department. You're doing it all while you're keeping your boss and your compliance officer happy. And hopefully, you're not self-medicating.

It doesn't matter who you are or where you are, we're all doing more now...with less. Quite frankly, we're pretty good at it. For the most part, credit union people successfully juggle our professional responsibilities.

But there comes a point where it doesn't make sense.

Our jobs are exciting because we encounter something new every day. But one of our greatest risks is burnout. At any point during a year, you can probably say, "If I can just get through _____, we'll be okay." Ever notice how many times you think that? If you're wearing yourself down, you're risking your talent, and possibly cheating your credit union. On some level, you know that we can't do it all.

That's how I got to CUAdvantage. I couldn't do enough on my own. They GET what we're doing as credit union marketers. They understand the credit union philosophy. They understand the pressures from NCUA. And they understand what it means to have a membership. They're up to speed on who we are. Then as marketers, if we can actually let go of some control and let the professionals do what they do best (marketing and graphic communication), we're going to get the job done better and faster than before. But, to do this well, there must be trust. And I really trust the folks at CUAdvantage. I trust they'll look out for me, my credit union and my members.

Make smart choices about who you partner with in the credit union world. It may take more time on the front end, but you'll look better in the long run.

Susan Epperson, Vice President of Retail
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As a full-service marketing company, CUAdvantage Marketing Solutions specializes in the credit union industry. Whether it's a quarterly newsletter or a corporate identity package, we'll create a look that complements your image and informs your membership.

We are committed to giving each and every credit union their own identity and custom-designed marketing materials. Our graphic designers pride themselves in creating new and innovative pieces, while our copywriting puts your ideas to work.

If you've got an idea that you'd like to bring to life, call us today or send us an email.

WINTER 11

