



# intouch

LEARNING... SIMPLY PART OF YOUR DAY

## The Risky Business of Commercial Accounts Apprenticing for Success

Credit unions may have led the way in offering Canadians personal lines of credit ('70s) and debit card service ('80s), but historically, they have lagged behind the banks when it came to the development of commercial lending talent.

That is about to change! With the Business Relationship Manager (BRM) Career Development Program, credit unions no longer have to recruit their commercial account talent from other FIs. The BRM Program gives them the tools to develop and retain high-caliber talent from within the credit union system. By combining competitive salary packages with a solid apprenticeship and mentorship program, credit unions can recruit, develop and keep the talented candidates they need within the co-operative system.

“[The BRM Program] is an apprenticeship program for people who have all of the characteristics of a successful candidate. It offers them a unique blend of coaching, mentorship and education to shape the model Business Relationship Manager,” says Kim Andres, Project Manager for CBOS (the Canadian Business Owner Strategy).

Launched last fall, the program is the product of a partnership between CUSOURCE Credit Union Knowledge Network (CUSOURCE Knowledge Network) and the CBOS HR Sub-committee, whose members – representatives from credit unions across the country – looked at the needs of their own and other credit unions to determine what they needed to recruit, develop and retain commercial lending talent.

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## Credit Union Atlantic Strives Toward the Ideal Customer Service Experience

At its 2006 strategic planning session, Credit Union Atlantic (CUA) coined the term the “Ideal Customer Service Experience.” Through a series of employee focus groups, employee satisfaction surveys and feedback, this credit union found that compensation, promotion opportunities, enhanced communication and training were paramount on employees’ minds. Addressing them would be a pre-requisite to achieving the “ideal customer service experience.”

By the fall of 2008, the definition of the “Ideal Customer Service Experience” provided a natural springboard to tackle the final and most time-consuming item: training and development (T&D). From there, the CUA training and development model was born.

It is a model that recognizes employee T&D as a priority; consequently, CUA has integrated the personal and professional development of its employees into its organizational culture and chose to partner with CUSOURCE Knowledge Network to meet its goals.

### Four Cornerstones

CUA employees identified what the company calls the “Four Cornerstones of the Ideal Customer Service Experience”:

- CONSISTENT
- ENGAGED
- KNOWLEDGEABLE
- PROFESSIONAL

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## The Risky Business of Commercial Accounts

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The result was a program that focuses on competency development in three key areas: business relationship management, lending, and deposit services. Some of the development material includes courses offered by CUSOURCE Knowledge Network, mentoring opportunities, as well as resources from other sources, such as the Risk Management Association (RMA). The entire development package can be downloaded after logging in to the CUSOURCE® Learning Management System (LMS).

### For the system, by the system

“This program fills a gap that has been missing in the credit union system,” says John Weir, Branch Manager at Hald-Nor Credit Union in Ontario. “The banks have had formal commercial banking programs in place for years; it’s time that credit unions do, too,” he continues.

Since its launch last fall, Andres has heard only positive feedback about the BRM Program.

“Because it was created by credit unions for credit unions, credit unions didn’t have to second-guess the content,” Andres says. “There was a higher level of confidence going in.”

The program itself is flexible and can be modified and tailored to suit a credit union’s specific needs. For example, some are using Competency Modeling; other credit unions are implementing the BRM Program from a career-mapping perspective; yet others, such as Westminster Savings Credit Union in BC and Hald-Nor Credit Union in ON, are using the program from the beginning to the end.

### Westminster Savings Credit Union

“We had to look at training in-house, because at that time – even in BC where credit unions are large – it was very hard to recruit and train people for this demanding position,” says Judith Loughheed, AVP Commercial Services. So, in 2003 Westminster Savings started its own program. While it worked, it was “a bit onerous,” Loughheed admits. When the BRM Program came along in the fall of 2008, Westminster Savings immediately jumped on board.

“BRM fit with what we were already doing, but it had the great advantage of customizable roadmaps in Excel, making it easier for us to organize and structure the program for our needs,” she says. “Our trainees have added columns and eliminated others based on their individual experience to date and skill gaps.” For example, Westminster Savings also redefined its “coach” and “mentor” roles based on the definitions in the Program and tailored the BRM job description to fit its specific needs.

Of the five individuals Westminster Savings has hired for the Commercial Account Manager position, two are successful Account Managers; another two are training and are almost ready for this role, and one has moved into a different position.

“Managing commercial accounts is a high risk area,” says Loughheed. “To prepare someone for this position you need to seek the best candidates and be prepared to spend the resources to train. This program was really needed in the system.”

### Hald-Nor Credit Union

In Southeastern Ontario, John Weir, Branch Manager at Hald-Nor Credit Union in Caledonia, has been working with two senior managers who hold commercial credit portfolios to mentor and train Brett Howden – a new Junior Account Manager who was hired at the end of 2008.

“You can’t learn commercial lending by reading. It’s complicated. So, we immersed Brett with work and he would then come to us for guidance. He learned quickly by being entrenched in the process,” Weir explains.

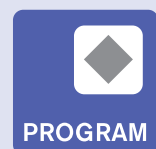
Hald-Nor used the BRM Program’s Manager, Employee and Mentor guides, the Excel roadmaps, and regular follow-ups and mentoring sessions as the blueprint for Brett’s training.

“At the outset, he might have felt a little overwhelmed, but now he’s gained confidence. Now, he is tackling larger credit applications and sits down with a member on his own. I think the Program has worked very well! It’s a great way to get your young employee into the commercial side of things,” says Weir.

“It provides both theoretical and practical hands-on education. I would definitely recommend it to other credit unions.”

And the key to success? Weir replies quickly, “Work hard but have fun, too. That’s what we’re trying to do here.”

Business  
Relationship  
Manager



### BRM Webinars on CUSOURCE® LMS

Credit unions who would like to start using the BRM Program can download the documents from the CUSOURCE® Catalogue free of charge.

Looking for assistance in getting started or understanding the program? Starting this fall, you can also listen to a free pre-recorded BRM webinar hosted by Michelle Manary.

## Credit Union Atlantic Strives Toward the Ideal Customer Service Experience (continued from front page)

“It is on these four cornerstones that we developed our company-wide training standards platform,” says Isnor Conrod. “CUSOURCE Knowledge Network has very good courses that are well priced and with a credit union focus. We didn’t want to re-invent the wheel.”

CUA evaluated all of the educational opportunities offered by CUSOURCE Knowledge Network. With its combination of e-learning and classroom courses, *CUIC*® courses and the Management Development Series (MDS), the credit union feels CUSOURCE Knowledge Network provides the diversity it needs to ensure employees, and in turn the organization, reach their goals.

### New Position Sends Message about Learning & Development

In 2009, CUA took the next step by creating a new position focused entirely on learning and development. Lisa Dewolfe was promoted to the role of the Learning and Development Consultant, a first for

CUA. Dewolfe’s fifteen plus years of credit union experience, combined with a certificate in adult education from Dalhousie University, made her the perfect fit.

As part of the HR team, Dewolfe started to create formal development plans for each employee. Working with the employee’s job profile and their personal learning and development goals, Dewolfe formalized these plans in the *CUSOURCE*® Learning Management System (LMS). This allowed both Dewolfe and the employee’s manager to track, record and report on successes and areas of opportunity.

### Making it Happen

To achieve their goals, Dewolfe first enrolled each employee in the e-Learning Foundational Library. Next, she worked on adding development plans, or maps, to individual employee performance plans. T&D standards were established requiring, for example, that all new Financial Service Representatives complete the MSR Start Series.

“We’ve had very positive feedback from employees. People have been waiting for this,” says Dewolfe. “When an organization says it’s committed to learning and development, you need structured training plans and requirements, not just a few courses here and there.”

Beth Tenwolde, a senior-level MSR who mentors the new hires, loves the idea of planned training and development. “It’s great to have a clear path and know what to do to get from point A to point B. There’s no guessing. You can now plan ahead and work on courses. We are very happy,” says Tenwolde.

Isnor Conrod comments further. “In the past, people made an education request and it was approved. We have moved away from that push-pull approach,” says Isnor Conrod. “Now, with this planned, directed, focused approach, our attrition rate is enviable,” she says with pride. “Everyone at CUA wants to achieve the Ideal Customer Service Experience.”

## Maximizing Your Training Dollars

Canadian credit unions take note: companies that continue employee training during hard economic times are the ones most likely to succeed – to be best positioned to hit the ground running when we come out on the other side.

According to the Conference Board of Canada’s latest *Learning and Development Outlook 2009: Learning in Tough Times*, employee training, learning and development (TLD) needs to play a “crucial role” in organizations’ strategies to successfully face regional, national and international competition.

“In meeting these challenges head-on, many Canadian organizations can gain an edge by raising employees’ skills and abilities to boost productivity and innovation,” reads the report, the most comprehensive snapshot of Canadian workplace learning.

“Although the current recession makes long-term TLD investments less attractive, under-investment may threaten an organization’s future competitiveness.”

At CUSOURCE Knowledge Network, we know that every dollar counts and we aim to provide you with solid return on investment. We’re working hard to ensure that our new and existing products fit every budget so you can continue the TLD that is so critical to your ongoing success.

You’ll note that the products and delivery methods we describe are all internet-based. This is because they:

- Allow for just-in-time, performance-enhancing TLD as defined by the organization or the individual
- Eliminate the hard and soft costs associated with away-from-the-job TLD

- Offer greater flexibility and convenience in terms of scheduling
- Provide the learner with valuable feedback due to the use of increasingly more sophisticated learning technologies
- Are cost-effective

### e-Learning Bundles

The *CUSOURCE*® Catalogue contains hundreds of e-courses organized into bundles or libraries to make selection easier. These include:

- **e-Learning Foundational Library.** This library includes over 300 courses, organized into 11 key business topics. Employees or board directors can take as many of these knowledge and skill development courses as they need or want. Cost: \$99 per user for 12 months.

Continued on page 4...

## Maximizing Your Training Dollars (continued from page 3)

- **Project Management (PM) Library.** For anyone – employees or board directors – who wants to either simply improve their PM skills or prepare for a PM certification exam with the Project Management Institute. Cost: \$149 per user for 12 months of access to the entire library.
- **Management Development Series (MDS).** This series offers courses that focus on three key management areas: Change, Relationship and Task. Ideal for employees and board directors. Cost: \$89 per course.
- **MSR Start Series.** While this series includes six online courses designed primarily for MSRs, the Series also includes a Manager and Employee Guide outlining a complete orientation program. Cost: \$295 per employee for all six courses; Manager and Employee guides as well as the customizable appendices are free.

### In-class courses offered as webinars

Strides in webinar technology are re-defining “in-class” training. CUSOURCE Knowledge Network is leveraging that technology to give credit unions a cost-effective “virtual class” delivery option that still delivers instructor-led learning value. Beside the obvious cost-saving and learning benefits, these virtual classes eliminate the physical limitations of geography and, thereby, encourage a rich diversity of participants.

- **Privacy Officer Training (CU02-PRI-W) Webinar Course.** Offered as a series of three 1.5-hour instructor-led webinars, this comprehensive course explains the laws that impact information collected by your credit union, including *PIPEDA* and provincial private sector privacy laws. With this knowledge, credit unions can take necessary technical, physical and organizational steps to reduce the risk of a privacy breach.

Also covers privacy in the digital age including Internet privacy issues, mobile technology and topics such as working at home and identity theft.

This course includes self-assessment activities, review of recent case studies and group discussions. There is a separate, one-hour session for board directors.

All sessions for fall 2009 have sold out. Privacy Officer Training will be offered again in 2010.

- **Understanding Business Financial Statements (CU02-UBFS-W) Webinar Course.** Presented in a series of four webinars over four days in October and November 2009, this course tackles the complex subject of business financial statements.
- It provides learners with a clear understanding of the various financial statements, their components and inter-relationships, including the income statement, the balance sheet, the state-

ment of retained earnings and the statement of sources and applications of funds.

Ideal for new or potential commercial lenders, and retail lenders who want a clearer understanding of how to determine income for self-employed members.

- **Delinquency, Collections and Security Realization (CU02-DCSR) Webinar Course.** Now available in webinar format, this course delves into best practices in managing delinquent retail accounts, collecting and, where necessary, realizing on security. New and seasoned lenders will gain valuable insights into what causes delinquency, how it affects your members and your credit union, and more.

This course was piloted as a webinar in BC this past April, and consequently will be offered again in November 2009.

“I took this course because of the downturn in the economy. It has been a while since collections have been a significant part of my job so it was good to get this information,” commented Eric Johnstone of East Kootenay Community Credit Union, who participated in the webinar pilot.

On an ongoing basis, CUSOURCE Knowledge Network will be evaluating other opportunities to offer credit unions a choice of delivery options. Watch for more information, or contact your Regional Office.

### A best-kept secret: The Leadership KnowledgeCenter™

The Leadership *KnowledgeCenter* (LKC), an innovative online learning portal is, unintentionally, one of our best-kept secrets. It gives current and aspiring leaders quick access to a wide array of leadership-focused learning. The Leadership *KnowledgeCenter* includes frequently refreshed resources such as Books (Books 24/7) authored by current thought-leaders, Job Aids, Practice Zone, learning roadmaps and more!

Typically, licenses cover a 12-month period. However, for this *KnowledgeCenter*, the \$295 extends to November 30, 2010. So, the sooner you register, the greater the value. Find the LKC in the CUSOURCE® Catalogue under “By Topic” > “Leadership.”

# ACCREDITED CANADIAN CREDIT UNION DIRECTORS



BC  
**Christine McCandlish**  
Accredited  
Canadian Credit  
Union Director  
Nelson & District



ON  
**Shaun Larocque**  
Accredited  
Canadian Credit  
Union Director  
Lambton Financial



ON  
**Wayne Lessard**  
Accredited  
Canadian Credit  
Union Director  
Motor City  
Community



ON  
**Al Jones**  
Accredited  
Canadian Credit  
Union Director  
Peoples

As of September 2009, the credit union system has 19 Accredited Directors, including one CEO.

To learn more about this accreditation, contact your Regional Office or visit our website, [www.cusource.ca](http://www.cusource.ca).

## Student Spotlight Leading by example to inspire others

**Rick Doucette, CFP, BAFS, ACUIC,**  
*General Manager of Coastal Financial  
Credit Union, Yarmouth, Nova Scotia*

Rick Doucette's specialty might be in the field of personal financial planning, but his favourite way to invest is in education.

Over the years this Nova Scotia credit union manager has completed many courses, programs and other learning activities related to his career. He has most recently achieved his *ACUIC* designation (Associate of the Credit Union Institute of Canada) with honours – a program he began in 1995. Then, in 2008, Doucette was able to leverage his *ACUIC* designation towards a business degree at Lakeland College in Alberta. As a result, in April 2009 he graduated with a Bachelor of Applied Financial Services from Lakeland College.

"None of this would have been possible if not for CUSOURCE Knowledge Network's relationships with other institutions that allow for *CUIC*® courses to be recognized in college or university programs," Doucette says. "This encourages and inspires people to continue education. It's a win-win situation."

Doucette's commitment to both continuous learning and his credit union has assisted him in achieving his goal of becoming the General Manager of Coastal Financial Credit Union.



ON  
**Frank Burgund**  
Accredited  
Canadian Credit  
Union Director  
Your  
Neighbourhood



ON  
**Anthony Piscitelli**  
Accredited  
Canadian Credit  
Union Director  
Your  
Neighbourhood



ON  
**John Haines**  
Accredited  
Canadian Credit  
Union Director  
Your  
Neighbourhood



PE  
**Wendell Dawson**  
Accredited  
Canadian Credit  
Union Director  
Metro

Having more than 9,500 customer-owners and approximately \$100 million in assets, membership at Doucette's credit union is strong. With a population of approximately 7,500 people in Yarmouth the credit union, under his guidance, has a definite presence in this important Nova Scotia community.

"Education truly is an investment, not only in your career but also in you as a person – and it will pay dividends."  
— **Rick Doucette**, General Manager,  
Coastal Financial Credit Union

Doucette aims to lead by example and tries to inspire others. He encourages and mentors his credit union employees whenever possible. Generally, he says he completes two or three university or college courses per year.

Doucette holds a Certified Financial Planner (CFP) designation from the Financial

Planners Standards Council, and has been able to apply the knowledge and skill he has gained over the years to his credit union.

"The financial services industry has become so much more than simply a place where people cash cheques and get loans. Our members have become much more sophisticated and educated, and their expectations have increased accordingly," says Doucette.

While juggling full-time employment and family life and completing his degree at Lakeland College, Doucette also competed in a provincial bodybuilding competition in April 2009. He placed second, and is aiming for the top next year.

How is he able to do it all? By being positive and setting his personal bar as high as he possibly can.

"If you believe you can do it, you will," he says.

## ACCREDITED COMMERCIAL LENDERS



BC  
**Marty Cattermole**  
Accredited  
Commercial  
Lender  
First



ON  
**Wade Steele**  
Accredited  
Commercial  
Lender  
Interior Savings



MB  
**Stephanie Wiens**  
Accredited  
Commercial  
Lender  
Assiniboine

### CONGRATULATIONS TO ALL THE GRADUATES PICTURED AND TO:

BC  
**Kai-Wai Lee**  
Westminster

NS  
**Kevin Cooke**  
Coastal Financial

NS  
**Craig Williams**  
Formerly with Heritage

## ACCREDITED COMMERCIAL LENDING ADMINISTRATORS

### CONGRATULATIONS TO:

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**Matthew Kroeker**  
Formerly with Steinbach

ON  
**Alison Scarrow-McGarvey**  
Kawartha

NS  
**Denise Miller**  
Credit Union Atlantic

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Residential  
Mortgage Lender  
Kawartha



ON  
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Residential  
Mortgage Lender  
United  
Communities



NS  
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Accredited  
Consumer &  
Residential  
Mortgage Lender  
East Coast



NS  
**Raylene Murphy**  
Accredited  
Consumer &  
Residential  
Mortgage Lender  
East Coast

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Ladysmith & District

BC  
**Samantha Samuelson**  
Williams lake

NS  
**Curtis Mombourquette**  
East Coast

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Accredited  
Member Service  
Rep.  
Salmon Arm



AB  
**Laurie Lavallee**  
Accredited  
Member Service  
Rep.  
Lakeland



SK  
**Amber Tetlock**  
Accredited  
Member Service  
Rep.  
Sandhills



MB  
**Tracy Dunstan**  
Accredited  
Member Service  
Rep.  
Sunova



MB  
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Accredited  
Member Service  
Rep.  
Westoba



ON  
**Sue Baker**  
Accredited  
Member Service  
Rep.  
Teachers

### CONGRATULATIONS TO ALL THE GRADUATES PICTURED ABOVE AND TO:

AB  
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Chinook

SK  
**Kellie Tiegen**  
New Community

MB  
**Tammy Swain**  
Sunova

MB  
**Melorie Broten**  
Westoba

MB  
**Ashley Livingstone**  
Westoba

ON  
**Leah McDonald**  
Teachers

NB  
**Christina Ellard**  
Advance Savings

AB  
**Melissa Stimson**  
Chinook

MB  
**Helen Hall**  
Formerly Westoba

MB  
**Theresa Telke**  
Sunova

MB  
**Charissa Campbell**  
Westoba

MB  
**Deanna Paluch**  
Westoba

ON  
**Nicole Obre**  
United  
Communities

NB  
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Advance Savings

AB  
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Wainwright

MB  
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Westoba

MB  
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SK  
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Biggar

MB  
**Tracy Drabky**  
Sunova

MB  
**Laura Robertson**  
Vanguard

MB  
**Lori Kinley**  
Westoba

ON  
**Alicia Patrick**  
Hald-Nor

## CUIC® Courses Offer the Latest in Credit Union Learning

The Credit Union Institute of Canada (CUIC Inc.) has been the leading professional accreditation body in the credit union system since 1972 for employees, and for directors since 1995. Maintaining the credibility and integrity of CUIC courses and programs means offering you courses that are current, and that reflect changes in the industry.

In this spirit, four thoroughly updated CUIC courses will be available by the end of 2009:

**Overview of the Credit Union System**  
(CU01-OV)

**Credit Union Products & Services**  
(CU00-185)

**The Credit Union System**  
(CU00-200)

**Fundamentals of Personal Financial Planning**  
(CU00-240)

Each of these courses counts as a credit in at least one CUIC designation program, including the Consumer and Residential Mortgage Lender Accreditation, Commercial Lending Administrator, Commercial Lender Accreditation, General Business Studies (GSP) and the Management Studies (MSP) programs.

These courses and programs are the result of collaborative efforts among recognized system experts and Dalhousie University. As a result, Dalhousie University, Athabasca University, Medicine Hat College and Lakeland College recognize these courses and/or programs for credit.

CUSOURCE Knowledge Network subscribers can register in any of the CUIC courses through CUSOURCE® Catalogue.

## CUIC® FELLOW DESIGNATES



BC  
**Matthew Beckett, FCUIC**  
Investment Advisor  
Coastal Community



BC  
**Serena Sekhon, FCUIC**  
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Compliance Officer  
Common Wealth



AB  
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Mortgage Officer  
Common Wealth



SK  
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Branch Manager  
Diamond North



SK  
**Kathy Irwin, FCUIC**  
Recruitment & Dev. Specialist  
Innovation



SK  
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Innovation



SK  
**Richard Harries, FCUIC**  
Business Development Mgr.  
Affinity



SK  
**Devan Brisebois, FCUIC**  
Business Relationship Mgr.  
Spectra



SK  
**Denise McMillan, FCUIC**  
Credit Assistant  
Synergy



SK  
**Kristy Miazga, FCUIC**  
Loan Officer  
Synergy



SK  
**Diane Taylor, FCUIC**  
Member Contact Centre Supervisor  
Synergy



ON  
**Amy Caird, FCUIC**  
Member Service Officer  
Federal Employees



NB  
**Blake Reynolds, FCUIC**  
IT Administrator  
Omista



NL  
**Lisa Sweet, FCUIC**  
Commercial Account Analyst  
Newfoundland & Labrador

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**Mike Goerzen, FCUIC**  
Coastal Community

BC  
**Carrie Hunter, FCUIC**  
Coastal Community

BC  
**Scott Linley, FCUIC**  
North Peace

AB  
**Candace Johnson, FCUIC**  
1st Choice Savings

AB  
**David Klingenberg, FCUIC**  
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SK  
**Renee Elder, FCUIC**  
Conexus

SK  
**Heather King, FCUIC**  
Conexus

SK  
**Tana Torkelson, FCUIC**  
Plainsview

SK  
**Scot Mader, FCUIC**  
Radius

SK  
**Nicole McKague, FCUIC**  
Spectra

MB  
**Heather Dufresne, FCUIC**  
Casera

MB  
**Janet Morgenstern, FCUIC**  
Dauphin Plains

MB  
**Terry McLenehan, FCUIC**  
Strathclair

NS  
**Bobby MacLean, FCUIC**  
CUCNS

PE  
**Benjamin Michael Murphy, FCUIC**  
Evangeline

# CUIC® ASSOCIATE DESIGNATES



BC  
**Kelly Marshall, ACUIC**  
Chief Executive Officer  
Summerland & District



AB  
**Lynne Linnell, ACUIC**  
AVP-Internal Audit  
Common Wealth



AB  
**Monique Goodwin, CFP, BComm, ACUIC**  
Corporate Trainer  
Servus



SK  
**Brian Caithcart, CFP, FCUIC, ACUIC**  
Collection Officer  
Affinity



SK  
**Leona Cooper, FCUIC, ACUIC**  
Product Development Mgr.  
Conexus



SK  
**Brent Johnson, ACUIC**  
Credit Officer  
Concentra



ON  
**Charles Campbell, ACUIC**  
Chief Financial Officer  
Superior



NB  
**Michael Bartlett, FCUIC, ACUIC**  
Branch Manager  
Bayview



NS  
**Rick Doucette, CFP, BAFS, ACUIC**  
General Manager  
Coastal Financial



PE  
**Jason Coady, FCUIC, ACUIC**  
Consumer Loans Officer  
Consolidated



PE  
**Amanda Murphy, ACUIC**  
Commercial Loans Officer  
Consolidated

## CONGRATULATIONS TO ALL THE GRADUATES PICTURED AND TO:

AB  
**Corey Dows, FCUIC, ACUIC**  
Lakeland

AB  
**Denise Struth, FCUIC, ACUIC**  
Servus

### CUIC® ASSOCIATES WITH HONOURS

Congratulations to **Mike Bartlett, FCUIC, ACUIC**; **Charles Campbell, ACUIC**; **Rick Doucette, CFP, BAFS, ACUIC**; **Monique Goodwin, CFP, BComm, ACUIC**.

### CUIC® ASSOCIATES WITH A SPECIALTY IN LENDING STUDIES

Congratulations to **Brian Caithcart, CFP, FCUIC, ACUIC**; **Jason Coady, FCUIC, ACUIC**; **Amanda Murphy, ACUIC**; **Denise Struth, FCUIC, ACUIC**.

### CUIC® ASSOCIATES WITH HONOURS AND A SPECIALTY IN LENDING STUDIES

Congratulations to **Brent Johnson, ACUIC**; **Kelly Marshall, ACUIC**.

## On the National Scene: September 2009 – November 2009

Month	Event/Activity
<b>September 2009</b>	
September 2009	<p>Ongoing Registration for:</p> <ul style="list-style-type: none"> <li>• Fall 2009 Cohort session:               <ul style="list-style-type: none"> <li>- CU00-185 Products &amp; Services</li> <li>- CU00-200 The Credit Union System</li> <li>- CU01-210 Consumer &amp; Residential Mortgage Lending</li> <li>- CU00-240 Fundamentals of Personal Financial Planning</li> <li>- CU00-340 Commercial Mortgage Lending (NEW)</li> <li>- CU01-345 Commercial Lending</li> </ul> </li> <li>• Supervisor Orientation to Member Service Representative Accreditation (online)               <ul style="list-style-type: none"> <li>- October 7 to October 28, 2009 session</li> </ul> </li> <li>• CUIC® November 2009 exams</li> </ul>
September 24, 2009	<p>Last day to register for Supervisor Orientation to Member Service Representative Accreditation (online)</p> <ul style="list-style-type: none"> <li>- October 7 to October 28, 2009 session</li> </ul>
September 25, 2009	<ul style="list-style-type: none"> <li>• Registration opens for Supervisor Orientation to Member Service Representative Accreditation (online)               <ul style="list-style-type: none"> <li>- March 16 to April 6, 2010 session</li> </ul> </li> <li>• Last day to register for Fall 2009 Cohort session               <ul style="list-style-type: none"> <li>- CU00-185, CU00-200, CU01-210, CU00-240, CU00-340 &amp; CU01-345</li> </ul> </li> </ul>
September 26, 2009	<p>Registration opens for Spring 2010 Cohort session</p> <ul style="list-style-type: none"> <li>- CU01-210, CU00-240, CU00-340 &amp; CU01-345</li> </ul>
September 30, 2009	<p>Fall 2009 Cohort session starts</p> <ul style="list-style-type: none"> <li>- CU01-210, CU00-240, CU00-340 &amp; CU01-345</li> </ul>
<b>October 2009</b>	
October 7, 2009	<p>Sessions start for Supervisor Orientation to Member Service Representative Accreditation (online)</p> <ul style="list-style-type: none"> <li>- October 7 to October 28, 2009 session</li> </ul>
October 16, 2009	<p>CUIC November 2009 exam registration closes</p>
October 23, 2009	<p>Deadline to Withdraw without penalty - CUIC November 2009 exam</p>
<b>November 2009</b>	
November 18, 2009	<p>CUIC Exams</p>

## On the National Scene: January 2010 – June 2010

Month	Event/Activity
<b>January 2010</b>	
January 4, 2010	CUIC® March 2010 exam registration opens
<b>February 2010</b>	
February 12, 2010	CUIC March 2010 exam registration closes
February 19, 2010	<ul style="list-style-type: none"> <li>• Deadline to Withdraw without penalty - CUIC March 2010 exam</li> <li>• Registration ends for Spring 2010 Cohort session               <ul style="list-style-type: none"> <li>- CU01-210, CU00-240, CU00-340 &amp; CU01-345</li> </ul> </li> </ul>
February 20, 2010	Registration starts for Fall 2010 Cohort session <ul style="list-style-type: none"> <li>- CU01-210, CU00-240, CU00-340 &amp; CU01-345</li> </ul>
<b>March 2010</b>	
March 1, 2010	Spring 2010 Cohort session starts <ul style="list-style-type: none"> <li>- CU01-210, CU00-240, CU00-340 &amp; CU01-345</li> </ul>
March 5, 2010	Last day to register for Supervisor Orientation to Member Service Representative Accreditation (online) <ul style="list-style-type: none"> <li>- March 18 to April 6, 2010 session</li> </ul>
March 6, 2010	Registration opens for Supervisor Orientation to Member Service Representative Accreditation (online) <ul style="list-style-type: none"> <li>- October 6 to October 27, 2010</li> </ul>
March 16, 2010	Supervisor Orientation to Member Service Representative Accreditation (online) starts
March 17, 2010	CUIC Exams
<b>April 2010</b>	
April 5, 2010	CUIC June 2010 exam registration opens
<b>May 2010</b>	
May 14, 2010	CUIC June 2010 exam registration closes
May 21, 2010	Deadline to withdraw without penalty - CUIC June 2010 exam
<b>June 2010</b>	
June 16, 2010	CUIC Exams

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## Say It Out Loud

**Is there something you  
would like to see in the  
next issue of in touch?**

If you have any suggestions  
or would like to contribute  
information, please direct  
your comments to:  
[info@cusource.ca](mailto:info@cusource.ca)

## New CUSOURCE® Website Coming this Fall!

We are pleased to announce that the new CUSOURCE Knowledge Network website is coming soon! The website, with a brand new design and friendly, colourful approach to online learning and collaboration is set to go live this fall.

The new website is designed to serve both current and prospective learners better. It features bright and cheerful colours and uses images and fun icons to represent key website sections.

CUSOURCE® staff wanted to keep the site easy to navigate and make it more user-friendly. On the site you will have a simple log-in to the LMS and webinars, as well as an IT resources section.

New features include easy-to-find region-specific pages, a guest Catalogue log-in, our faculty listing, plus special sections to spotlight our current partners and to share client success stories.

Watch for the official website this fall!

## Three CUIC® Courses are Now Online

CUSOURCE Knowledge Network now has three CUIC courses available online on CUSOURCE® LMS.

The goal of the three courses is to foster business literacy. Their premise: if employees understand how the business works, they will be more active participants in its success.

These popular courses, once on CDs, are an ideal refresher for current employees, and a great addition to new employee orientation programs. They also give managers and supervisors a common language and context that will help them in their role as trainers and coaches.

The courses offer convenient, self-paced online learning, and can be taken alone or as preparation for or companions to CUIC professional designation courses.

**An Introduction to Profitability (CU01-IP)** uses a real-life example to explain how your credit union makes money, the factors that impact its profitability and how daily activity is reflected on the income statement. Cost: \$45 p/p.

**Understanding Your Credit Union's Financial Statements (CU01-UFS)** builds on the concepts introduced in "Profitability" by developing both the income statement and balance sheet on a line-by-line basis. The goal of this course – to de-mystify your credit union's financial statements; to help you understand the story behind the numbers. The result – when a member/owner asks a fundamental question, you can answer with confidence. Cost: \$45 p/p.

**The Fundamentals of Capital Adequacy & Liquidity (CU01-FCAL)** uses case studies and interactive activities to teach you about two key concepts for a deposit-taking intermediary: "capital adequacy" and "liquidity." Essential for those in fields of lending, finance and management, but also valuable for other employees. Cost: \$95 p/p.

To register, search for the courses in the Catalogue under by code or under By Supplier > CUSOURCE® and under By Topic > General Business.