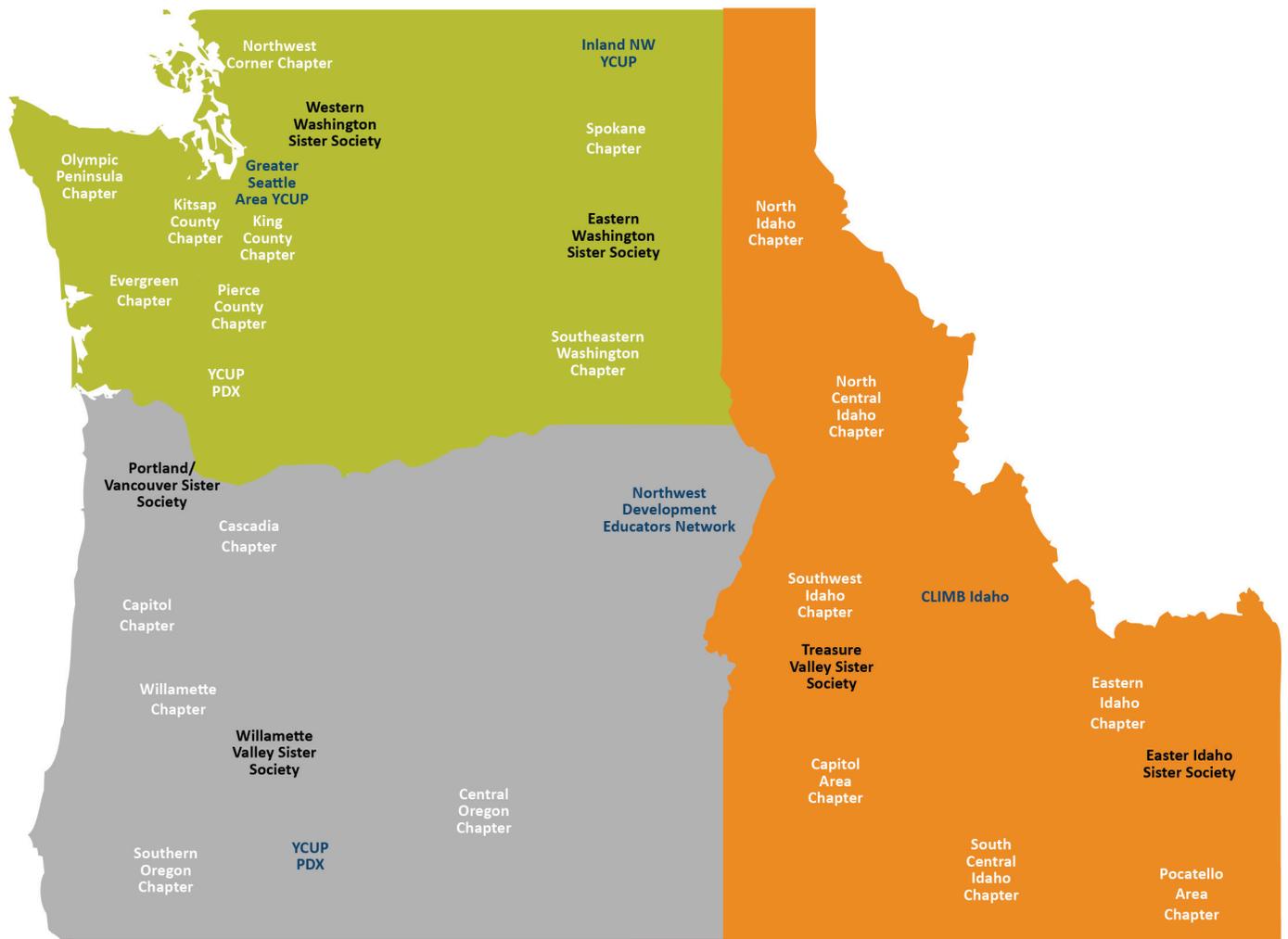


MICRO-COMMUNITY GUIDE

LEADERSHIP • EDUCATION • ADVOCACY • PHILOSOPHY IN ACTION



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PURPOSE & STRUCTURE

OVERVIEW

Northwest Credit Union Association Mission: United to advance the credit union charter.

Micro-communities are groups of credit union employees, advocates, and champions that are working together to build a brighter future for credit unions. They are Credit Union Chapters, Young Professional Networking Groups, Sister Societies of the Global Women’s Leadership Network, Credit Union Development Educator Networks, and more. Micro-communities embody the spirit of collaboration and collective action and are a vital component of the Credit Union Movement.

While the language throughout this handbook references chapters, this information applies to micro-communities of all types and focuses.

Each chapter is composed of credit unions located within designated geographic boundaries. Chapters serve as liaisons between the NWCUA and the local credit unions that constitute its membership.

Chapters are both a forum for teaching credit union operations and a means for publicizing the benefits of the movement in their respective areas. All chapter activities, whether they involve discussing sound management procedures or ways of upgrading services, are guided by a single objective—to foster the regional growth of the credit union movement.

Chapters provide an opportunity for credit union directors, committee members, executives, and employees to meet and benefit from the networking, idea sharing, experience, and viewpoints of others. Equally important for chapters is the role of chapter officials in grassroots political involvement. Legislative representation is critical to the continued survival of the credit union movement, and chapters are very much a part of that political involvement process. Serving as vital links between the NWCUA and credit unions, chapters are a valuable resource concerning legislative issues and the views and concerns of local credit unions.

Chapters have always been, and will continue to be, the backbone of the credit union movement, fulfilling a dual role as credit union advocates and a grassroots legislative link.

MICRO-COMMUNITIES

- Provide additional educational opportunities for credit union officials and employees.
- Promote interest and cooperation among credit unions.
- Encourage local legislative, political advocacy and public affairs programs designed to provide a positive image of credit unions within the chapter’s community.
- Develop credit union leadership.
- Promote a constant awareness of credit union philosophy
- Use the LEAP Pillars as framework

STRUCTURE

A chapter is guided by its board of directors, elected by member credit unions. The board of directors is responsible for planning and promoting regular activities of the chapter, and is responsible for the general management of the chapter in accordance with the bylaws of the chapter.

CHAPTER POSITION DESCRIPTIONS

CHAPTER OFFICERS

Each chapter elects the following officers:

- President
- Vice President
- Secretary (Secretary/Treasurer positions may be combined)
- Treasurer

And such other officials as the chapter board of directors may, from time to time, designate. Some chapters elect or appoint a first and second vice president, program chair, legislative advocate, and communications coordinator.

Each chapter is assigned an NWCUA Staff Liaison who will serve as their chapter's best point of contact at the Association. Please reach out to Mark Gonzalez at mgonzalez@nwcua.org for more information on your current NWCUA staff liaison.

President

The president is charged with providing the leadership for the chapter. It is the responsibility of the president to give the chapter direction, to motivate people to work for the chapter, and to try to bring out the best that each person has to offer. The president works for the unity of the chapter, shows the other officials how to achieve their objectives, and strives to keep all things working together harmoniously for the good of the chapter, the Association, the credit unions, and the credit union members. *The president of a chapter has the responsibility to see that specific tasks are accomplished.*

Duties of the president:

1. Preside at all meetings of the chapter and the board of directors.
2. Conduct and coordinate chapter affairs in accordance with the bylaws of the chapter.
3. Assume responsibility for all meetings of the chapter personally or by delegation.
4. Appoint regular or special committees needed to carry out chapter functions, and act as ex-officio member of such committees.
5. Keep the chapter informed on current correspondence from the NWCUA or others by informing appropriate chapter officials and/or having announcements made at chapter meetings.
6. Represent or appoint someone to represent the chapter at community and civic events upon invitation.
7. Represent and speak for the chapter at all other meetings when attending as a chapter delegate.
8. Develop trained and responsible leadership among the members of the chapter.
9. Assume responsibility for reporting chapter activities to the Association monthly, either personally or by delegation.

The president may, from time to time, be assigned other duties by the board of directors of the chapter.

Vice President

The vice president is the backup for the president. In the president's absence or disability, the vice president will be called upon to fill the role and to perform all the duties of the president. The vice president can lend vital assistance to the president and is an important source of support for the president. This is a key position in the chapter.

Duties of the Vice President:

1. Preside at meetings in the absence of the president. The vice president should be familiar with the rules of parliamentary procedure.
2. Be trained to succeed the presidency in the event of a vacancy in that office. The vice president should be thoroughly familiar with the duties of the president.
3. Function as the chair of the major committees as needed.
4. Serve as the program chair unless a program chair is specifically designated. (See program chair job description.)
5. If serving as program chair, provide information about upcoming chapter meetings to the Association for meeting notices to be published and sent to all chapter credit unions.

The vice president may be assigned specific duties by the board of directors, such as chairing special projects, and may be called upon by the president to assist in any way necessary for the good of the chapter.

In the event there is more than one vice president, the responsibility is assumed by the first, second, or third vice president in that order.

Secretary

The secretary shall keep a record of the meetings of the chapter and the board of directors and such records shall be entered into the official minute book of the chapter. The accuracy and the completeness of the chapter records are the responsibility of the secretary.

Duties of the Secretary:

1. *Minutes of Meetings* – An accurate record of the meetings of the chapter and of the board of directors must be kept by the secretary.
2. *Chapter Annual Meeting and Elections* – It is the responsibility of the secretary to ensure that elections and meetings are conducted in accordance with the chapter bylaws. The bylaws stipulate requirements for verification of voting credentials, reporting election results, and the disposition of ballots. Results of all chapter elections, showing the names, addresses, and credit union affiliations of all persons so elected, should be e-mailed to the Association office within 10 days after the election.
3. *Change of Chapter Officials* – If any special elections are held during the year to fill a vacancy on the board of directors, the secretary is to ensure that the election complies with chapter bylaws. The secretary will inform the Association about the change in officials. You should provide the Association with:
 - Chapter position filled and name of person elected.
 - Credit union of person elected.
 - Address, telephone number, and e-mail address of person elected.
4. *Notices of Chapter Activities* – The secretary shall e-mail to the Association, a copy of notices for all chapter activities.
5. *Chapter Mailing List* – Retain and maintain a chapter [e-mail] mailing list including e-mails for regular attendees of chapter meetings and events.
6. *Records Retention* – The general policy is to retain all records for five (5) years. For the secretary, this covers:
 - Minutes
 - Meeting Notices
 - Correspondence
 - Reports

7. *Other Duties* –

- Retain and maintain a copy of current chapter bylaws.
- Maintain current list of credit unions and their addresses within chapter area.
- Answer routine inquiries and correspondence when necessary.

8. *Minutes* – Due to the variety of items covered at the meetings of the board of directors, no form is provided for the minutes. A copy of the minutes of the board of directors meetings should be retained for the chapter file. Copies should be sent to each member of the board of directors two weeks prior to the scheduled meeting date.

As a guideline, here is a brief example of the way one of our Association chapters outlined their minutes of the board of directors meeting for August:

- Date, time and place of meeting were called to order.
- List of persons present.
- The minutes of the July meeting were approved as circulated.
- Chapter president welcomed two new officers of the chapter (include names in minutes).

Outline of decisions made concerning:

- Correspondence
- Bills
- Treasurer’s report

Following this, the matter of “unfinished business” was outlined. In this particular case, it included such topics as the September chapter annual meeting, legislative information, etc. New business came next and included such items as file retention, officers’ duties, a joint chapter meeting, reports, and miscellaneous information. The time the meeting was adjourned should be included.

Treasurer

The treasurer shall be responsible for accounting to the board of directors for such funds as shall be in the possession of the chapter. From time to time, but not less often than annually, the treasurer shall give a report of such funds to the board of directors and to the members of the chapter.

Duties of the Treasurer:

1. Receive all funds and deposit them to the chapter’s account.
2. Pay all mandatory obligations incurred by the chapter.
3. Present the current bills each month to the board of directors for approval. Some chapters operate on a budget and might authorize the treasurer to pay budgeted items without further approval from the board of directors.
4. Maintain accurate and complete records of all receipts and disbursements.
5. Work with the program committee in planning chapter dinners, meetings, and other events involving expense or income to the chapter.
6. Maintain a current financial report and submit the report when called for at regular business meetings.
7. The credit union statements are to be kept with the treasurer for 10 years.

Chapters will need to assess the best options for their chapter to fund speakers and chapter activities. Some chapters have the credit unions within the chapter pay dues, some up-charge their dinners and others have fundraisers. It is up to each chapter to decide what will work best.

The minutes are to record who is authorized to sign checks and negotiate transactions on the chapter accounts, as well as identify the location of the accounts.

Program Chair

The program chair is responsible for working with the board of directors in planning, developing, and promoting chapter programs that meet the needs of the chapter's member credit unions. The chapter programs should be developed in line with the objectives of the chapter. Programs should be planned well in advance. A calendar for the entire year will benefit the chapter and member credit unions.

Duties of the Program Chair:

1. Determine the types of topics to address in chapter programs. (Involve the membership in this process by using a needs assessment, phone calls, etc.).
2. Schedule programs that are based on the topics chosen.
3. Reserve locations for the meetings well in advance of the meeting.
4. Select speakers for the various programs.
5. Provide speakers with information about credit unions, the expected audience makeup, specific topics, length of program, and an agenda of the meeting.
6. Send meeting notices to the Association as soon as possible.
7. Solicit feedback from credit unions and members in attendance about their programming needs and interests.

If not assigned to another chapter official, the program chair will serve as the contact for vendors.

The role of the program chair, together with the board of directors, is of great importance in stimulating attendance at chapter meetings and in encouraging all credit unions to participate and affiliate with the Association.

Legislative Advocate

You are the most important person in assuring the political success of the Credit Union Movement. Former Speaker of the House Tip O'Neil once said, "All politics is local," and you are the local connection between government and the Northwest credit unions. Association staff depend on the resources you generate to accomplish credit union goals.

Duties of the Legislative Advocate:

1. **Key Link:** Keep chapter members informed of important political developments. Stay in touch with Association staff to exchange information.
2. **Chief Fundraiser:** Raise funds at chapter meetings, generate chapter events to meet goals, and assist with CULAC fundraising programs.
3. **Contact Facilitator:** Make sure every legislator in your chapter knows at least two credit union members on a first name basis. Work with Association staff to utilize these contacts to influence legislation.
4. **Election Leader:** Lead the way in providing support for deserving candidates. Make sure chapter credit unions host events for office holders. Recruit members to participate in grassroots campaign activities.

Credit union advocates are the cornerstones of the Association’s political advocacy programs. In today’s unpredictable political climate, credit unions must convey a clear message to a constantly changing lineup of public officials. The future of the Movement will be decided in the political arena.

Communications Coordinator

The communications coordinator is responsible for promoting the activities of the chapter to member credit unions, and for communications with local news media that serve to educate consumers about credit unions. Through the communications coordinator, the chapter is also encouraged to participate in activities sponsored by the Northwest Credit Union Association and the national and international credit union organizations.

Duties of the Communications Coordinator:

1. Develop and distribute newsletters or other communications to provide member credit unions with advance notice of upcoming chapter events, reports on chapter and credit union activities, and other information as appropriate. Task other chapter officials and committees with responsibility for providing support such as articles, photographs, etc.
2. Prepare and distribute news releases to targeted local media, credit union trade press, and the Association, to gain recognition for the chapter’s contributions to the community and to educate consumers about credit union philosophy and the unique benefits of credit union membership.
3. Inform member credit unions about the Association’s awards program and encourage them to submit nominations as a chapter and as individual credit unions. Promote participation in awards programs sponsored by CUNA and Affiliates.
4. Serve as liaison between the chapter and the Association to promote new services, campaigns and benefits, including those targeted to youth and senior markets.
5. Serve as Community Outreach Liaison to foster involvement in community events that increase consumer awareness of credit unions.
6. Works with their chapter board to submit an entry for the NWCUA Awards program. Take photos of their meetings throughout the year and be prepared to share with the Association.

OTHER CHAPTER POSITIONS AND DESCRIPTIONS

The following positions are filled in some chapters but not all chapters. They are not standardized and as such, there are no standard position descriptions. When the chapter utilizes these positions, the chapter must define the duties and responsibilities of the specific position as it pertains to that chapter’s expectations.

Director at Large

Can be filled by recent past presidents or persons interested in serving on the board of directors.

Nominating Committee Chair

Solicits candidates for open positions on the board of directors, accepts requests to be considered for nomination, and screens potential candidates for qualifications to run for election to the board. Reports to the chapter and member credit unions on who are candidates for open positions.

CHAPTER COMMITTEES

In this section, you will also find suggestions for additional committees, which your chapter may want to consider.

Program Committee

The primary function of this committee is to serve an advisory body to the board of directors and to member credit unions in planning, developing, and promoting chapter programs. Committee members will assist the Program Chair with the chapter's programming efforts.

Nominating Committee

You should appoint this committee for the purpose of selecting nominees for the chapter elections to be held at your annual meeting. This is normally an appointment by the president of the chapter. There are certain deadlines involved and such a committee should refer to the chapter bylaws.

Communications Committee

This committee should be prepared to call or e-mail credit unions on various items, as requested by the board of directors or by other committees. The chair of this committee should assign specific credit unions to each committee member and see that they have the telephone/email addresses of each credit union assigned. They should be set to go when called upon. Some of their assignments are:

- Chapter meeting/event registration is low; personal contact by telephone/email to increase attendance.
- Notifying members of last-minute change in meeting date or location of chapter meeting.
- Notifying members of important legislation requires support or opposition immediately.

Engagement Committee

Here, you need some warm, friendly people. They should greet people as they arrive at meetings, and make a special effort to see that new members are introduced to others and, if possible, seated among those who are likely to stimulate conversation and make new members feel especially welcome.

Scholarship Committee

You should appoint this committee for the purpose of selecting nominees for the chapter elections to be held at your annual meeting. This is normally an appointment by the president of the chapter. There are certain deadlines involved and such a committee should refer to the chapter bylaws.

CHAPTER BYLAW TEMPLATE

CHAPTER BYLAWS

[insert chapter name] Chapter of Credit Unions

ARTICLE I: Name & Purpose

- Section 1.** **Chapter Name.** The name of this Chapter shall be the [insert chapter name] Chapter of credit unions.
- Section 2.** **Purpose.** The [insert chapter name] Chapter was created for educational, charitable, benevolent, civic and political purposes. The aim of the Chapter is to promote unity among credit unions through communication, training, networking and participation in community, state and national projects that support the cooperative spirit of the credit union movement.

ARTICLE II: Office

- Section 1.** **Principal Office.** The principal office of the Chapter shall be the credit union of the person elected to serve as President, or such other place as the Board of Directors may designate.

ARTICLE III: Membership

- Section 1.** In this section, your chapter needs to outline who is eligible for membership in the chapter. For example, is your chapter limited to membership within a geographic boundary? Are only Association members in good standing permitted to join the Chapter or are Association non-affiliates also allowed to participate? Are only credit unions headquartered in the geographic area served by the chapter allowed to participate, or are all credit unions operating within the boundaries of the area allowed to become members?

Example #1: Members. All credit unions operating within the boundaries of Pierce County shall be eligible for membership, and be entitled to one vote if enrolled on the records of this Chapter.

Example #2: Members. All credit unions headquartered within the boundaries of Pierce or Kitsap counties and who are members in good standing with the Northwest Credit Union Association, shall be eligible for membership, and be entitled to one vote if enrolled on the records of this Chapter.

- Section 2.** **Associate Members.** Associate memberships may be available to those business representatives that provide products and/or services to the credit union industry. Businesses seeking to become an associate member of the Chapter may be admitted upon the majority vote of the Chapter's Board of Directors and the payment of the dues ascribed to an associate member. Associate members are not eligible to vote.

ARTICLE IV: Dues

- Section 1.** **Dues.** The Board of Directors shall decide, on a yearly basis, whether it is necessary to collect dues from members and/or associate members in the following calendar year. If the Board determines that dues shall be collected, the Board will decide on the rate of dues and will announce the dues at [insert: the Chapter's annual membership meeting –or– the first Chapter meeting of the calendar year].

Section 2. Dues Waivers. The Board of Directors may waive dues and extend full membership privileges to any credit union at its discretion.

ARTICLE V: Membership Meetings

Section 1. Regular Meetings. Regular meetings of the Chapter shall be held [insert: monthly; X times a year] or as determined by the Board.

Section 2. Location of Meetings. All regular and special meetings of the Chapter shall be held at the principal office of the Chapter or at such other place designated by the President or the Board of Directors.

Section 3. Annual Membership Meeting. The [insert month] Chapter meeting shall be the Chapter's annual membership meeting.

Section 4. Quorum. Representation from [insert number] credit unions shall constitute a quorum at any membership meeting.

Section 5. Membership Meeting Notice. The Secretary shall cause to be delivered to each member entitled to vote, notice of the annual membership meeting not less than ten nor more than fifty days before the meeting. The notice may be provided in any tangible medium or by electronic transmission, and will state the place, day and hour of the meeting. In the case of a special membership meeting, the notice will also state the purpose of the meeting. Notice of regular meetings other than the annual membership meeting may be made by providing each member with the adopted schedule of regular meetings for the year.

Section 6. Special Membership Meetings. Special meetings of the Chapter shall be called by the President upon written request to the President from at least [insert number] credit unions whose Chapter dues are current for the year. Special membership meetings requested under this section by members must be held not less than ten nor more than thirty-five days after receipt of such written request.

Section 7. Removal of Directors. At a meeting of members called expressly for that purpose, one or more Directors (including the entire Board) may be removed from office, with or without cause, by a two-thirds vote cast by members entitled to vote on the election of Directors, at a meeting of members at which a quorum is present.

ARTICLE VI: Elections

Section 1. Appointment of Nominating Committee. At least sixty days prior to the annual membership meeting the President shall appoint a Nominating Committee of not fewer than three Chapter members.

Section 2. Nominating Committee Duties. The duties of the Nominating Committee shall be to:

- Select at least one nominee for each vacancy to be filled on the Chapter's Board of Directors, including any unexpired term vacancy.
- Submit a report of nominees at the annual membership meeting of the Chapter.
- Prepare ballots for the election, if there is more than one candidate per vacancy, and if the

Board decides to conduct the election by balloted vote.

Section 3. Membership Vote. After the Nominating Committee candidate selections have been placed before the Chapter at the Annual Meeting, the President shall call for nominations from the floor. When nominations are closed, the vote shall be taken and the results announced.

Section 4. Election Tellers. If the vote is by ballot, it shall be the duty of the President to appoint tellers before the vote is taken. Only member credit unions present at the meeting shall be entitled to vote, and no proxy voting will be permitted.

Section 5. Plurality Vote. Election results will be determined by plurality vote.

ARTICLE VII: Chapter Board of Directors

Section 1. General Duties. The Chapter's Board of Directors shall have the general direction and control of the affairs, funds and records of the Chapter and shall operate to fulfill the objectives of the Chapter as set out in these bylaws. In executing these duties, the Board of Directors shall have such authority as needed for this purpose.

Section 2. Number & Terms. The Board of Directors of the Chapter shall consist of **[insert number]** directors. Regular terms of office for directors shall be for a period of three years or until the election or appointment of successors. Director terms will be staggered to insure that no more than **[insert number]** seats are up for re-election in any one year except when an election is necessary to fill an open seat on the Board.

Section 3. Qualifications. Only those persons who are employees or volunteers at a credit union which is a member of this Chapter may serve on the Chapter's Board of Directors, and no two Board members may be from the same credit union. If a Board member no longer meets the qualifications required by these bylaws, their seat will be declared vacant. That vacancy, as well as any vacancy occurring for other reasons, shall be filled by vote of a majority of the directors holding office. Directors so appointed shall hold office only until the next annual membership meeting at which time any unexpired terms shall be filled by vote of the members.

Section 4. Executive Committee. The Board of Directors may appoint from its own number an Executive Committee of three or more persons to exercise such authority as may be delegated to it by the Board of Directors between meetings of the Board of Directors.

Section 5. Removal from Office. The Board of Directors, by majority vote, may remove any Chapter Officer or Director from their position on the Board, if they fail to attend three consecutive regular Chapter meetings or fail to attend three consecutive Board meetings without cause or who otherwise fails to perform any of the duties required of an official of the Chapter.

Section 6. Cooling-Off Period. If a Director's term expires and that Director is serving in the office of President, the Director shall not be eligible for re-election to the Board until a one-year period has expired. As outgoing President, he/she shall serve as ex officio member of the Board for a period not to exceed one year.

Section 7. Compensation. Directors shall receive no compensation for their service as Directors but may receive reimbursement for expenditures incurred on behalf of the Chapter.

ARTICLE VIII: Meetings of the Board of Directors

Section 1. Regular Meetings of the Board. Meetings of the Board of Directors may be called from time to time by the President. By resolution, the Board may specify the date, time and place for the holding of regular meetings without other notice than such resolution.

Section 2. Special Meetings of the Board. Special meetings of the Board or any committee designated and appointed by the Board may be called by, or at the written request of the President or any two directors, or, in the case of a committee meeting, by the Chair of the committee. The person or persons authorized to call special meetings may fix any place for holding any special Board or committee meeting called by them. Notice of any special Board or committee meeting shall be provided to directors and/or committee members not less than ten days before the meeting. Neither the business to be transacted at, nor the purpose of any special meeting need be specified in the notice of such meeting.

Section 3. Quorum. A majority of Directors shall constitute a quorum at any meeting of the Chapter's Board of Directors.

Section 4. Location of Board & Committee Meetings. All meetings of the Chapter's Board of Directors and of any committee of members shall take place at the Chapter's principal office or at such other place designated by the Board, or by any persons entitled to call a meeting.

ARTICLE IX: Officers & Their Duties

Section 1. Chapter Officers. At its first meeting, to be held within thirty days following the annual membership meeting of the Chapter, the Board of Directors shall elect Chapter Officers from its own number, including a President, one or more Vice Presidents, a Secretary and a Treasurer. The offices of Secretary and Treasurer may be held by the same person.

Section 2. Term of Office. Unless an officer dies, resigns, or is removed from office, he/she/they shall hold office until the next annual meeting of the Board or until their successor is elected.

Section 3. Duties of the President. The President shall:

- Preside at all meetings of the Chapter.
- Appoint all standing committees and such other committees as may be deemed necessary.
- Serve as an ex-officio member of all committees except the Nominating Committee.
- Concur with the Treasurer on disbursements and sign checks for Chapter expenses in the absence of the Treasurer or inability of the Treasurer to act.
- Authorize an audit of Chapter funds to be performed at least once each calendar year
- Annually the report of the audit is communicated to the board and membership.
- Perform all other duties pertaining to the office.

Section 4. Duties of the Vice President. It shall be the duty of the Vice President to perform the duties of the President in the event of the absence or inability of the President to act.

- Section 5. Duties of the Treasurer.** It shall be the duty of the Treasurer to:
- Have charge and custody of, and be responsible for, all funds and securities, if any, of the Chapter. The Treasurer shall receive and give receipts for moneys due and payable to the Chapter from all sources. He, she or they shall deposit all such funds in such credit union or other depositories as shall be selected by the Board of Directors. He, she or they shall keep and maintain a complete record of all receipts and disbursements.
 - Pay all mandatory obligations of the Chapter promptly when due.
 - Submit a financial report and balance sheet at each meeting of the Board of Directors and shall be prepared to submit such report, if requested, at any Chapter meeting.
 - Responsible for timely preparation and filing of the annual tax return for the Chapter, if applicable; and, perform all other duties pertaining to the office.
 - The Treasurer may be required by the Board of Directors to be bonded in an amount to be determined by the Board. The expense of such bond shall be paid from Chapter funds.
- Section 6. Duties of the Secretary.** It shall be the duty of the Secretary to:
- Keep minutes of all Chapter Board Meetings, and minutes at any Chapter meeting in which official business of the Chapter is conducted.
 - Prepare notices of all meetings as directed by the President.
 - Maintain the Chapter’s historical records and documents.
 - Perform such other duties as may pertain to the office.
- Section 7. Other Duties.** Other members of the Board of Directors shall perform such duties as may be assigned by the President.
- Section 8. Term of Office, Vacancies.** Chapter officers shall serve for one year or until their successors have been appointed or elected. Interim vacancies shall be filled by appointment by the remaining directors, and shall serve until the next annual membership meeting.
- Section 9. Resignation of Officers.** Any officer may resign at any time by delivering written notice to any officer of the Board, or by giving oral or written notice at any meeting of the Board. Any such resignation shall take effect at the time specified therein, or if the time is not specified, upon delivery thereof and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

ARTICLE X: Committees

- Section 1. Standing Committees.** Standing committees of this Chapter include a:
- Nominating Committee
 - Audit Committee
 - Program Committee
 - Advocacy Committee
 - Membership Committee

Section 2. Ad Hoc Committees. Special committees may also be appointed when deemed necessary. Special committees may include, but are not limited to:

- Advertising or Media Relations
- Credit Unions for Kids
- Community Relations
- Financial Education
- International Credit Union Day
- Diversity, Equity, and Inclusion

ARTICLE XI: Bylaw Amendments

Section 1. Amendment of Bylaws. These bylaws may be amended by a majority vote of Chapter members eligible to vote at any regular or special meeting of the Chapter.

Article XII: Miscellaneous Provisions

Section 1. Parliamentary Authority. In all matters not covered by the bylaws of this Chapter, the current edition of Roberts Rules of Order shall apply.

Section 2. Waiver of Meeting Notice. Whenever any notice is required to be given to any member under the provisions of these bylaws or applicable law, a waiver thereof in writing, signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

Section 3. Action Without a Meeting. Any action which could be taken at a meeting of the members, the Board or any committee may be taken without a meeting if a written consent setting forth the action so taken is signed by all members entitled to vote with respect to the subject matter thereof. Such written consents may be signed in two or more counterparts, each of which shall be deemed an original and all of which, taken together, shall constitute one and the same document. Any such written consent shall be inserted in the Chapter's minute book as if it were the minutes of a meeting held in person.

Section 4. Meetings by Telephone. Members of the Chapter, the Chapter Board, or any committee may participate in a meeting by means of a conference telephone or similar communications equipment by means of which all persons participating in the meeting can hear each other at the same time. Participation by such means shall constitute presence in person at a meeting.

Section 5. Chapter Records. Reports submitted by the Secretary and Treasurer may be destroyed after six years. Historical records shall be maintained and the responsibility of the Secretary.

STANDING RULE – ORDER OF BUSINESS

The following order of business for meetings of members provides a guideline for the conduct of such meetings:

- A. Call the meeting to order
- B. Introduce new members; first time attendees; special guests
- C. Approval of the Minutes (it is only necessary to distribute and approve the minutes if an action was taken at a prior meeting of the members).
- D. Reports of Officers & Standing Committees, if applicable
 - a. Treasurer’s Report
- E. Reports of Special (or Ad Hoc) Committees, if applicable
- F. Old Business (referrals from prior meetings, if applicable)
- G. New Business
- H. Communication & Announcements
 - a. Presentation or Speaker, if applicable
 - b. Association Reports
 - c. Date/Location of next meeting
- I. Adjournment

The following order of business for meetings of the Chapter Board of Directors provides a guideline for the conduct of such meetings:

1. Call the meeting to order
2. Approval of the Minutes
3. Reports of Officers & Standing Committees
4. Treasurer’s Report
5. Reports of Special (or Ad Hoc) Committees, if applicable
6. Old Business (referrals from prior meetings, if applicable)
7. New Business
8. Good of the Order
9. Announcements
10. Date/Location of next meeting
11. Adjournment

OVERVIEW

Each chapter should set forth a specific time and method of notifying member credit unions as to the date and place its Annual Meeting is to be held.

The following is the process to be used at the Annual Meeting:

Prior To Opening The Business Meeting:

1. Determination of a quorum: _____ credit unions present.
2. Only member credit unions present at the meeting shall be entitled to vote, and no proxy voting will be permitted.
3. **ANNOUNCE:** Any challenge to the election must be made prior to the close of business at this meeting.

Open Business Meeting:

1. Appointment of tellers (3) AND ANNOUNCE NAMES (if there is a ballot vote)
 - a. Not a nominee.
 - b. Not a relative of a nominee.
 - c. Names recorded in minutes.
 - d. Tellers will complete tally sheets for votes.
 - e. Not employed as a subordinate to a nominee.
2. **ANNOUNCE:** To be elected, a candidate (per position) must receive a majority vote of the total votes cast (more than half of the votes cast).
 - a. Additional ballots may be required to be cast until a majority vote is received. (DO NOT ANNOUNCE UNLESS THERE IS MORE THAN ONE CANDIDATE PER POSITION.)
 - b. If no majority, before casting another ballot, the candidate with the lowest number of votes will be stricken from the ballot, except when such elimination would determine the election.
3. **ANNOUNCE:** Results of the election will be announced prior to the close of the meeting. The vote tally will not be announced but will be available for inspection upon request.
4. **ANNOUNCE:** Any challenge must be made by an authorized voting representative prior to the close of the meeting and recorded in the minutes.
5. **ANNOUNCE:** Announce slate of candidates.
6. **ANNOUNCE:** Call for nominations from the floor 3 times. If there are nominations made from the floor, All candidates must meet the following criteria:
 - a. Candidates must be nominated by a regular member credit union/branch that is a member of the chapter.
 - b. Nominations may be made from the floor of the chapter meeting by an authorized voting representative or alternate of a member credit union.

7. If each position has only one candidate running, announce the following. If there are more candidates than positions to be filled proceed to #12.
8. **ANNOUNCE:** Request a motion for election by acclamation:
 - a. “The chair will now entertain a motion to declare nominations closed and all nominees elected by unanimous acclamation of the members.”
 - b. Request a second to the motion.
 - c. Call for the vote - aye/nay.
9. If there are more candidates than positions to be filled:
 - **HAVE:** Tellers distribute ballots to the voting representatives for voting on positions where there is more than one candidate or more candidates than positions to be filled. Mark ballots to identify the position to be voted on.
 - **Note:** Ballots are to be furnished by the Chapter.
10. **ANNOUNCE:** Results of the election prior to adjournment of the meeting. Introduce new board of directors to group.
11. Discharge the nominating and elections committees.
12. **ANNOUNCE:** Reminder: any challenges must be made prior to the close of this meeting. Request a motion to destroy ballots. Ballots will be destroyed after 30 days.

CHAPTER ANNUAL MEETING ELECTION PROCESS

Running an Effective Meeting

MEETING PREPARATION

I. Meeting Preparation

A. Same Time, Same Place

1. Easy to remember
2. Volunteers for credit unions are also volunteer/employees for other organizations and you must compete for their time.

B. Meeting Notice

1. Approximately two weeks before the meeting, send the notice of the meeting to each director.
2. Post the meeting information to NWCUA's Chapter Page at the following link:
<https://nwcua.org/submit-event/>
3. Meeting packet should include:
 - c. Notice
 - d. Agenda
 - e. Minutes of the prior meeting
 - f. Treasurer's Report
 - g. Any items to be acted on at the meeting

C. Meeting Agenda

1. Acts as the "script" for the meeting.
2. Each person knows what will be expected of them.
3. Should include:
 - a. Call to order
 - b. Approval of minutes
 - c. Approval of treasurer's report
 - d. Committee reports
 - e. Identified old business
 - f. Identified new business
 - g. Adjournment
 - h. Identification of item status
 - Action
 - Reporting
 - Discussion

MEETING LOGISTICS

nwcua.org/micro-communities

 **Northwest**
Credit Union Association
Idaho • Oregon • Washington

Running an Effective Meeting

SAMPLE AGENDA

Chapter Board Meeting

President's Agenda

(Sample)

Date: _____ Location: _____

- Roll Call By: _____
- Secretary's Minutes By: _____
- Treasurer's Report By: _____
- President's Report By: _____
- Program Committee Report By: _____
- Legislative Committee Report By: _____
- Communications Coordinator Report By: _____

Other Reports:

_____ By: _____
_____ By: _____

Old Business:

New Business:

Evaluation of last meeting:

Strategic Planning for Chapters

The Purpose of Chapter Planning

There are several important reasons for chapter planning meetings. Chapters perform a valuable service to credit unions at the local level by providing a communication link between the Association and the credit unions in the chapter as well as between the credit unions themselves.

As a primary component of NWCUA, chapters' should plan their meetings to fit within the [four pillars](#):

- *Leadership*
- *Education*
- *Philosophy in Action*
- *Advocacy*

Inclusive in the communication link that chapters provide is the need to provide the credit unions within the chapter a source for networking (social and business) and a vehicle for low-cost educational opportunities.

Objective:

Advanced planning for the chapter year will help the chapter achieve the following objectives:

1. Develop relevant and productive chapter activities that will benefit the credit unions as a result.
2. Build relationships within the chapter that will keep the credit unions competitive with other financial institutions and will add value to their individual operations.
3. Develop systematic learning programs and workshops that will provide credit unions the information and skills necessary to compete in the current environment.

Pre-Planning Questions

1. Why develop a chapter plan?

- a. Evaluate current chapter function. Who is attending?
- b. Anticipate change.
 - Possible increase/decrease in participation and attendance.
- c. Test validity of the chapter mission statement.
 - Is it still on target or has focus changed?
- d. New views/ideas should be explored. They may set a new direction.

2. What areas should the plan address?

- a. Attendance
 - Which credit unions attend? Who is representing them?
- b. Participation
 - What is the level of interest/enthusiasm from attendees?

3. What should the chapter be doing to be successful? What does successful mean to your chapter?

- a. Each chapter is unique.
- b. Define what would make your chapter successful.

4. **Why do people attend the chapter meetings?**

- a. Convenience—local
- b. Personal
- c. Educational
- d. Networking

5. **What does the chapter do best?**

- a. Capitalize on what works.

Chapter Planning Activity Flow Chart

1. **Introductions/Planning Purpose**

- Discussion of “Why develop a chapter plan.”

2. **Expectations**

- What participants are anticipating from the planning process.

3. **Identify needs of the chapter/credit unions**

- What are the needs of the credit unions in your chapter that planned activities should be meeting?

4. **Determine the realities**

- What can/cannot be done to meet the identified needs?

5. **Establish goals for the chapter**

- Define specific achievements desired.

6. **Set interim objectives**

- Short-term achievable goals to support long-term goals.

7. **Develop Tactical Plan**

- Devise mode of operation.

8. **Evaluate progress**

- Assess progress periodically to determine necessary adjustments.

Chapter Planning Activity

Task 1: Identify needs of the credit unions that the chapter should be meeting.

- A. What do credit unions want and need from chapter activities? A sample of ways to determine what your chapter credit unions wants and needs are:
- A written survey/questions mailed to credit unions.
 - Evaluation forms for programs to be completed by attending credit unions.
 - Focus groups—small targeted groups to be held prior to chapter meeting.
 - Telephone survey of credit unions that do not attend chapter meetings.

Task 2: Asses/evaluate prior years chapter activites.

- A. Which programs/workshops excelled (note these)? Which did not?
- B. Which meetings had large attendance? Why?
- C. What made the difference?

Task 3: Determine the realities of meeting the needs just identified.

- A. Does the chapter have the necessary resources?
 - People
 - Time
 - Funds

Task 4: Establish Goals for the Chapter.

- A. What specifically should the chapter achieve to be successful? (See definition of successful under pre-planning questions.)
 - Long-term
 - Short-term

Task 5: Set interim objectives.

- A. What must happen to achieve the desired goals?
 - Interim objectives are very specific and should have a definite time for completion.
 - The accomplishment of several interim objectives should reach the desired goals.

Task 6: Develop tactical plan.

- A. A tactical plan states how the interim objectives and desired goals are to be achieved.
 - Who will be responsible?
 - Where will it take place?
 - How will it be funded?

Task 7: Evaluate progress.

- A. The plan should be reviewed periodically to ensure no adjustments are needed and that proceeding will achieve success.
- B. A plan destined to fail and not adjusted will only bring on the failure faster.
- C. If need be, the entire plan should be rewritten to achieve the desired goals.

Educational Programming for Credit Unions

Overview

The member credit unions receive a significant amount of information and education from the chapter. Development of programs in line with the objectives of the chapter and the needs of the membership is the responsibility of the board of directors, supported by the program chairperson.

Determining the Needs of Member Credit Unions in the Chapter

The program chairperson, with the approval of the board, should select a program committee. At least one member of the board should be an active member of the program committee. This committee should be assigned the responsibility of planning, conducting, and evaluating programs offered by the chapter. Generally, the program committee has its general program plans approved by the board of directors.

In planning chapter programs, your first consideration should be meeting the needs of the members in your chapter. By soliciting feedback from credit unions about their programming needs and interests, you can develop a program calendar that best benefits the membership and maximizes attendance.

There are many ways of soliciting your members' ideas and opinions. Some of the more frequently used methods are:

- **Interviews** – Have each member of the program committee contact credit unions in the chapter by phone and ask them for their ideas about what types of programs they would like to see the chapter offer.
- **Surveys/Questionnaires** – Send a survey or questionnaire to each credit union in the chapter asking them to share their ideas. You might provide a few examples of possible topics, but try to get new ideas from the membership as well.

Program Evaluation/Reaction Sheets

At the end of each program, ask attendees to complete an evaluation form. On the form, ask for feedback about what the attendees liked and disliked about the just-completed program, as well as suggestions for future programs.

Don't plan programs that are primarily targeted to a specific segment of your membership if that segment represents a very small portion of the overall membership.

Involve the membership in determining the types of topics your chapter programs will address. Asking people what they want gives them a sense of ownership in a program and enhances the prospect of good attendance and a favorable response to the program.

Finding and Preparing Speakers

Finding and preparing a speaker is one of the most important tasks in organizing your program. There are many possible sources for speakers. The NWCUA Speakers Bureau, local colleges, Chambers of Commerce, government agencies, newspapers, individuals involved in the Credit Union Movement, and Association staff are all possibilities. The Association can assist you in finding speakers for specific topics.

Once a speaker has been selected and dates confirmed, it is important to discuss in detail with him/her/them the specific objectives and topics for the program. Let him/her/them know how long their presentation is to be, and what type of audience will be present.

If the speaker is not familiar with credit unions, it is beneficial to provide him/her/them with some information about credit unions and the Credit Union Movement. In short, the more information you can provide your speaker, the more relevant his/her/they presentation is likely to be.

Sample Questions for Needs Assessment Interviews and Questionnaires

1. How often do you come to chapter meetings?
2. What is your main reason for attending?
3. What topics would you like to see covered?
4. What suggestions do you have for making the chapter programs even more effective?
5. How many people from your credit union attend chapter programs?
6. Are these people directors and other volunteers, management, or staff?

Getting People to Meetings

This isn't likely to happen without some planning, promotion, phone calls, special invitations to new credit unions, or those credit unions that usually do not attend. Make an effort to plan your chapter meeting well in advance so that interesting and detailed information can be provided to your chapter secretary for the meeting notices. If your members know that you're having a program they want, they will attend.

Preplanning List

The value of using a preplanning checklist cannot be overstated. The following checklist should assist you in determining the progress and meeting overall objectives.

- 1. What is the goal of the meeting?**
 - a. Change in knowledge
 - b. Change in attitude
 - c. Change in behavior
 - d. Change in skill
 - e. Initiate action
 - f. Honor or recognize
 - g. Entertainment
- 2. Will all members benefit?**
 - a. Experienced/Inexperienced
 - b. Full range of CU sizes and service packages
 - c. State chartered/federally chartered
- 3. Has membership been informed?**
 - a. Written Notice
 - b. Telephone contact
 - c. Personal contact

4. Has publicity been prepared?

- a. Chapter mailing of flyer, fax, and/or e-mail distribution
- b. "Chapter Meeting Announcements"

5. Has the agenda been prepared?

- a. Introductory remarks
- b. Time for all activities and transitions
- c. Closing time established

6. Have all participants been appointed and consulted?

- a. Registrar of attendance
- b. Persons scheduled to give reports

7. Have guests or speakers been invited?

- a. Who will meet and host the guest speaker?
- b. Who will introduce him? Name and title correct? Biographical material assembled and correct? Speaker's subject and time understood?
- c. Who will make arrangements for out-of-town guests or speakers?

8. Have facilities been arranged?

- a. Room engaged; cost determined
- b. Speaker's stand, flip charts
- c. Overhead projector and screen available if requested
- d. Light switches, electrical outlets located
- e. Audio-visual equipment checked, microphone tested
- f. Heating or cooling available, regulated

9. Will dinner be served?

- a. Menu selected
- b. Cost determined, including tip
- c. How about coffee breaks?

10. Will attendance prize or award be made?

11. Ingredients of a successful chapter meeting:

- a. Early notices – Painless parking – Training/learning experience
- b. Alert chairmanship – Information of interest to all present
- c. No awkward lags or dull, uninteresting reports
- d. Group participation – Recognition of guest(s) and newcomers, icebreakers, greeters at the door, warm friendly atmosphere
- e. Informative speakers – End promptly at scheduled time

What Every Speaker Should Know About Credit Unions

Credit unions consider themselves **UNIQUE** among financial institutions, and credit union people are sensitive to the way certain things are said. Here are some tips to help you talk to your credit union audience (be it one person or 300) in their own “language.” By following these guidelines, you’ll increase your own credibility with your audience and enhance their understanding of your message.

Credit unions are just that—**credit unions**. They are not “unions” (those are labor or trade organizations), nor are they “credit associations.” Credit unions are organizations of people.

Credit unions have members, not “customers” or “clients.” Only **members** can save and borrow at a credit union. If there’s one thing that will turn off a credit union audience, it’s to refer to their members as “customers.”

Every credit union has a defined **field of membership** or **common bond**. Only people within that field of membership can join the credit union, become a **member**, and use its services.

Credit unions are cooperatives, organized along democratic principles. The members are the owners of the credit union. The credit union’s board of directors is elected by the membership and from the membership. The responsibility of policy making is in the hands of the elected board of directors.

Credit unions are part of a **movement**, not an “industry.” They have a distinct social purpose, and they take this responsibility seriously. Their purpose is to help their members improve their economic lives through cooperative thrift and the wise use of financial resources. The credit union motto is “**People Helping People.**” Credit unions range in size and in services. The one thing they all share in common is their focus on service to the members.

The organized Credit Union Movement consists of local **chapters**, formed for social and educational purposes; **state associations** and **leagues** that provide trade association services at the state level; and the **Credit Union National Association**, or **CUNA** (pronounced Q-NA), the national trade association. Credit unions are members of leagues/associations, and leagues/associations are members of **CUNA**.

The Northwest Credit Union Association is the trade association for Idaho, Oregon, and Washington’s credit unions and provides advocacy, education, information, leadership, and related products and services, all within a framework of innovation and cooperation.

CHAPTER FORMS

Chapter Program Meeting Logistics

MEETING TIMELINE

6 Months Out

- Establish meeting objectives
- Select several possible meeting dates and sites
- Collect initial budget data
- Contact hotels, caterers, other vendors
- If possible conduct site inspections

4-6 Months Out

- Determine program and agenda
- Select speaker topics and speakers
- Contact speaker and provide speaker with: meeting objectives, specific topic to be covered, amount of time provided to them to speak, audience demographics, and estimated size of audience.
- Negotiate and sign facilities contracts
- Fine-tune budget details

3 Months Out

- Review all program details
- Mail promotional materials, including program agenda
- Log into the NWCUA webpage to submit a Micro-Community Event (nwcua.org/submit-event) for updating your chapters page on the NWCUA website and for Anthem.

2 Months Out

- Select banquet menus and meeting room set-up
- Mail registration materials
- Determine AV needs from speaker
- Determine reproduction needs of hand-out materials
- Determine on-site administrative requirements: signage, photocopier, etc.

6 Weeks Out

- Finalize worksheet for meeting location

- Confirm meeting room assignments with meeting location
- Finalize food service arrangements

4 Weeks Out

- Finalize AV needs and obtain the speaker's bio
- Assemble on-site collateral materials

2 Weeks Out

- Review set-up and program details
- Finalize the agenda. Ensure all individuals involved in the meeting's agenda understand their roll and are prepared
 - Business Meeting
 - Reports to be given
 - Who will introduce the speaker
 - Recognition of vendors
 - Handling of door prizes and raffles
- Received all handout materials for reproduction

3 Days Out

- Review last minute changes with meeting location, speaker, leaders
- Check materials/supplies in advance

Meeting Night

Coordinate the agenda with the chapter president as to who is doing what:

- Business Meeting
- Reports to be give
- Who will introduce the speaker
- Vendors to be acknowledged
- Handling of door prizes and raffles.
- Monitor temperature controls
- Arrange to meet and greet the speaker
- Ensure A/V requirements are set up and are working
- Reserve a place for the speaker
- Set the stage for the next meeting
- RELAX AND HAVE A GREAT TIME!!!

Checklist for a Successful Chapter Meeting

Day and date of meeting: _____

Time of: Social hour _____ Dinner _____ Meeting _____

- Submit event information to NWCUA's Chapter page

Name & address of location:

- Confirmed:
- Topic:
- Speaker:

(Include full name, title, and name of business or company)

- Confirmed:
- Mailing date of announcement from Chapter: _____
- Faxed or e-mailed to NWCUA on:
- Cost per person:
- Menu:
- Reservation deadline: Day: _____ Date: _____
- Name of person making arrangements for meeting space:
- Person responsible for locking/unlocking room/building:
- Person responsible for menu or refreshments:

Meeting place:

- Ample but not too large
- Convenient parking facilities
- Suitable location
- Fee if rental space
- What is included in fee?
- Sufficient tables and chairs
- Virtual (Zoom, Google, Teams, Skype)

Sample Speaker Confirmation Message

Dear Stephen,

Thank you for your participation with the *(insert program name)*, to be held *(insert date and location)*. We appreciate your involvement in this important program and are excited to have you share your insights and expertise on *(insert topic)* with our Chapter.

The audience will be a combination of *(insert audience demographics)* from credit unions throughout the *(insert Chapter name)*. We are expecting over *(insert approximation of number of attendees)* participants in attendance.

Your session, titled *(“insert title of speaker’s presentation”)*, will take place on *(insert date and time frame of presentation)*. For your convenience, I have enclosed our program flyer with the session description.

The chapter meeting will be held at *(insert site name and address)*. Please find the enclosed map for directions.

An Audio Visual Requirement sheet is enclosed for your review; please complete and return to me by *(insert date)* to ensure we have the necessary equipment for your presentation.

If you would like to distribute an outline of your session or any other handouts that would be beneficial to attendees, please provide camera-ready copy for printing no later than *(insert date)*.

Thank you again for your contribution to what promises to be a successful program. If you have any questions, or need any assistance, please contact me at *(insert your phone number)*.

Sincerely,

Your Name
Chapter Title
Chapter Name

Needs Assessment Interviews & Questionnaire

Sample Questions

1. How often do you come to chapter meetings? _____

2. What is your main reason for attending? _____

3. What topics would you like to see covered? _____

4. What suggestions do you have for making the chapter programs even more effective? _____

5. How many people from your credit union attend chapter programs? _____

6. Are these people directors and other volunteers, management or staff? _____

7. What time is best for training seminars:
 Weekday evenings Saturday mornings Saturday afternoons

Credit Union Survey for Chapters

As a Credit Union Chapter, it is important to incorporate feedback from your member credit unions into your planning processes. Consider utilizing online tools such as Formstack or SurveyMonkey to conduct a post-event survey after your meetings. Here are some sample questions for your survey.

I attend chapter meetings: Regularly Fairly Often Rarely

I would make an effort to attend chapter meetings presenting the following topics:

- Legislative Update
- Local Politician
- Financial Affairs Officer or CFO of a major company or sports team.
- Social Event
- Radio or TV Personality, Journalist, Economist
- Bankruptcy and Delinquency
- Motivational
- Leadership Development
- Technical and Educational CU programs
- Fundraisers
- Marketing and Youth Marketing
- Robbery and Security
- Disaster Planning
- CU Philosophy
- Volunteer Training Topics
- Vendor Night
- Regulatory Issues

Others: _____

My credit union is usually represented at chapter meetings by: (Check all that apply)

- CEO/Mgr.
- Volunteers
- Sr. Management
- Mid-management
- Front-line staff
- Support staff

The primary benefits of chapters are: (Check all that apply)

- Social
- Networking
- Educational
- Leadership Training
- Communication with the Association

Other: _____

My chapter meets: (Check one)

- Too often
- Not often enough
- Just right

CHAPTER RESOURCES

The Resources of Leadership

Although you have specific duties in your particular chapter role, you do not face them alone. Chapter leadership is truly a team effort, and cooperation is the key to your success. Here are some ways to make the most of the teams to which you have access.

Working With Other Chapter Leaders

This includes those within your own chapter, and those on the boards of other chapters. Each person has a unique combination of experiences and contacts. By talking with other chapter leaders at chapter events, NWCUA events, and informal credit union gatherings, you will develop knowledge of their strengths and potential for contribution. With this knowledge, you can seek assistance and involvement, rather than bearing all responsibilities alone. Seminars and conferences are excellent opportunities for building your own network. The online Chapter area of the NWCUA website provides another means by which to contact other chapters. You can have a discussion on the Chapter Listserv by sending an email to chapters@lists.nwcua.org.

Working With Members

This group consists of those working or volunteering for credit unions in your chapter. These people elected you! You fulfill your responsibility to them by listening to them, keeping them informed, and showing them results. There are a number of ways to reach out to chapter members: interest surveys, scanning of member correspondence for opinions and issues, debates, and panels using members as speakers. Informally, you can use the social part of your monthly meetings or breakfast meetings for small local groups. Your chapter's members are a link to the credit union industry. They are also potential leaders themselves. By developing such relationships, you are developing future leadership for the chapter.

Working With NWCUA Staff

This manual lists the specific resources and services that are available to you. NWCUA staff will provide information that will enable you to deal with specific chapter business. Their role is to work with you so that the chapter's purposes are met. Take every opportunity to meet with the NWCUA staff at seminars, conferences, and other meetings. This is an essential first step in developing productive working relationships.

SERVICES PROVIDED BY THE ASSOCIATION

The Association provides chapters with the following services:

1. Notification of upcoming chapter meetings in Anthem, a bi-weekly email newsletter.
2. The NWCUA website hosts information on upcoming chapter meetings.
3. NWCUA staff will be assigned to a chapter and will serve as the staff liaison to your chapter. They will provide updates from the Association to the chapter board and attendees during chapter meetings.
4. Credit union names, addresses, and email addresses may be made available. Information that is deemed confidential when it is gathered must be kept confidential and may not be made available for any purpose other than that for which it was requested.
5. A roster of chapter officials and their credit union and e-mail addresses will be made available to any chapter or Association official or any affiliated credit union.
6. There are numerous topics that NWCUA staff is prepared to speak on at chapter meetings.

Good Sources for Speakers

(Where To Find Them and Who They Might Be)

- Accountants/Financial Planners
- Ad Agencies
- Attorneys
- Authors
- Better Business Bureau
- Elected Officials
- Chamber of Commerce
- Civic/Church Leaders
- Community Youth Oriented Programs
- Credit Union Professionals
- Credit Counselors
- CUNA Mutual Group
- Credit Union National Association (CUNA)
- Department of Motor Vehicles
- Federal Bureau of Investigation
- Insurance Executives
- Internal Revenue Service
- Toastmasters
- Local Business/Industry
- Local Law Enforcement Agencies
- Local TV Personalities
- Major Charity Representatives
- Newspaper Staff/Journalists
- Northwest Credit Union Association Staff
- Personnel & Training Officers
- Public Health Agencies
- City or County Government Elected Officials
- Public Relations Firms
- Radio Personalities
- Regulatory Agencies
- Schools/Colleges
- Administrators/Professors
- Social Agencies
- Social Security Administration
- Sports Teams/Coaches/Managers
- State and Federal Elected/Appointed Officials
- Technology Experts
- Vendors

Method of Instruction

Method: Lecture

- Description:** One person systematically presenting information.
- Advantages:** Presents maximum information in a limited time.
- Limitations:** Uses one person's point of view, one channel of communication and no group participation.

Method: Lecture Forum

- Description:** One person combining the lecture with asking questions for clarification of specific points.
- Advantages:** Combines with the lecture a two-way communication for clarification of ideas and meeting specific needs.
- Limitations:** Use of one person's viewpoint.

Method: Question and Answer

- Description:** One person provoking response by inquiry.
- Advantages:** Provides for clarification of information to answer specific needs of learner. Easily combined with other methods.
- Limitations:** Tends to become too formal, threatening, and embarrassing; group may become bored or lose interest.

Method: Panel

- Description:** Three or more persons discussing an issue before a group under the direction of a moderator. Can be followed by a group discussion.
- Advantages:** Presents different viewpoint to stimulate thinking.
- Limitations:** Needs skillful moderator to keep panel on subject and to keep a limited number of questioners from monopolizing the discussion. Needs a balanced panel to keep personalities from influencing opinions.

Method: Symposium

- Description:** Three or more persons with different points of view presenting short speeches followed by questions and answers under the direction of a moderator.
- Advantages:** Presents several viewpoints and, through questions, clarifies information to meet specific needs.
- Limitations:** Requires speakers with equal ability, a skillful chairperson, and freedom of participation.

Method: Group Discussion

- Description:** Two or more persons sharing knowledge, experiences, and opinions, building on ideas, clarifying, evaluating, and coordinating to reach an agreement or gain better understanding.
- Advantages:** Meets the needs of group members by providing high degree of interaction, interest, and involvement.
- Limitations:** Does not provide authoritative information, nor is it helpful for large groups. Requires time, patience, and capable leadership.