



# HRD Network InfoExchange

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2008-2009

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Gwen White  
Associate Board Member



December 14, 2009

Where People and Ideas Meet

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**Save the date  
for our upcoming conference!**

**2010 Annual Conference**

**SAILING TOWARD  
A BRIGHT FUTURE**  
HR AND TRAINING LEADING THE WAY

**February 10-11, 2010  
Marriott Hotel & Resort  
Burbank, CA**

**HRD Network**  
Where People and Ideas Meet  
[www.hrdnetwork.org](http://www.hrdnetwork.org)

Register for the Annual Conference  
and make your hotel reservations NOW!

## Join or Renew Your HRD Network Membership for 2010!

HRD Network membership enrollment time is upon us! I invite and encourage you to enroll your credit union for membership for 2010!

Since 1986, the HRD Network has been working to provide a forum for the cooperative credit union spirit to play out for the benefit of Human Resources and Training professionals in California, Nevada, Utah, Washington, and Oregon.

Currently, over 100 credit unions of various asset sizes are discovering that the HRD Network provides their HR and Training staff with valuable opportunities to learn together and exchange information with peers. HRD Network benefits also include the following:

- \* A single membership in the name of your CU or organization provides access to benefits for any and all participating members of your credit union's staff
- \* HRD Network Membership Directory
- \* Free LawRoom.com subscription (a web-based employment law resource service that provides legal information, weekly updates, and instant customized legal advice)
- \* Periodic recruitment and information exchange email bulletin
- \* Free "Brown Bag" roundtables for networking and education throughout California and Nevada
- \* Annual conference and semi-annual educational programs
- \* Recognition awards and scholarships
- \* Website ([www.hrdnetwork.org](http://www.hrdnetwork.org))

The HRD Network allows your credit union to save time and money by drawing on the efforts, experience, and cooperation of others. Our association provides opportunities to meet, network with, and learn from a wide cross-section of credit union HR and training professionals on the many business, legal, ethical, and financial issues that we all deal with regularly. By joining the HRD Network, you tap into a resource that contributes to your CU's success!

Our Annual Membership Dues are as follows:

Passport Membership: This includes fees and registration for both the 2010 Annual and Semi-Annual Conferences for up to two credit union employees per conference!

- \* \$1,195 for credit unions over \$100M in assets - **A savings of nearly \$1,000!**
- \* \$965 for credit unions under \$100M in assets - **A savings of nearly \$650!**

Annual Dues Only:

- \* \$295 for credit unions under \$100M
- \* \$395 for credit unions over \$100M
- \* \$395 for Associate Members (venders/non-credit union members)

To start or renew your membership, simply complete and forward the membership form on the next page along with payment to the HRD Network, c/o Lecia Roundtree, P.O. Box 910, Redwood City, CA 94064.

We have an exciting year planned and we encourage you to join today and begin reaping the benefits of HRD Network membership now and in the year ahead!

Sincerely,

Lisa Pesta  
President, HRD Network



# 2010 Membership Renewal Form

**Yes!** I would like to be an HRD Network member in 2010!

Your Name \_\_\_\_\_ Title \_\_\_\_\_  
 Credit Union / Organization \_\_\_\_\_  
 Asset Size \_\_\_\_\_ Number of Locations \_\_\_\_\_ Headcount (FTE) \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 Email Address \_\_\_\_\_ Phone Number \_\_\_\_\_

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Passport Membership:

\_\_\_\_\_ \$1,195 for credit unions over \$100M in assets – **A savings of nearly \$1000!**  
 \_\_\_\_\_ \$ 965 for credit unions under \$100M in assets – **A savings of nearly \$650!**

Includes the following:

- Fees and registration for both the 2010 Annual and Semi-Annual Conferences for up to two credit union employees per conference
- Annual dues
- HRD Network Membership Directory
- Free LawRoom.com subscription (a web-based employment law resource service that provides legal information, weekly updates, and instant customized legal advice)
- Periodic recruitment and information exchange email bulletin
- Free HR and Training “Brown Bag” roundtables for networking and education
- Recognition awards and scholarships

Annual Dues Only: \_\_\_\_\_ \$395 for credit unions over \$100M in assets  
 \_\_\_\_\_ \$295 for credit unions under \$100M in assets

Includes everything listed above with the exception of fees and registration for two conferences for up to two employees.

Names of co-workers to appear in HRD Network Directory (\$25 per additional person)

Name \_\_\_\_\_ Title \_\_\_\_\_  
 Name \_\_\_\_\_ Title \_\_\_\_\_

**Total Paid \$ \_\_\_\_\_ I wish to pay by:** \_\_\_\_\_ **Check** (enclosed)  
 \_\_\_\_\_ **Credit Card** (Visa or MasterCard)

Card type (Visa or MC) \_\_\_\_\_ Name on Card \_\_\_\_\_  
 Card number \_\_\_\_\_ 3 Digits \_\_\_\_\_ Expiration Date \_\_\_\_\_  
 Signature \_\_\_\_\_

**Please fax completed form to (650) 364-1703 or mail to:**

HRD Network, c/o San Mateo Credit Union, P.O. Box 910, Redwood City, CA 94064



## HRD Network Brown Bags



### Central California Area

Contact Shonna Shearson at Kern Schools FCU (661) 833-7944 or [shonna.shearson@skfcu.org](mailto:shonna.shearson@skfcu.org) for information on the next scheduled meeting.

### Inland Empire Area

The HRD Network is seeking a Brown Bag Coordinator for the Inland Empire Area. Those interested in becoming a Brown Bag Coordinator, please contact Gwen White at [gwhite@hrdnetwork.org](mailto:gwhite@hrdnetwork.org).

### Beach Cities Area

*(Formerly Long Beach/South Bay Area)*

When: Thursday, Feb 4, 2010

Where: LBS FCU

Time: 8:30am

Topic: HR Legal Update

Speaker: Michele S Patterson

RSVP to Therese Levkulics at LBSFCU

(562) 598-9007 x5210 or

[tlevkulics@lbsfcu.org](mailto:tlevkulics@lbsfcu.org) or for more information.

### Los Angeles Area

Contact Janet Gaspard at LA Police FCU (818) 779-3316 or

[jgaspard@lapfcu.org](mailto:jgaspard@lapfcu.org) for information on the next scheduled meeting.

### Orange County Area

The HRD Network Brown Bag Coordinator for the Orange County Area.

Those interested in becoming a Brown Bag Coordinator, please contact Gwen White at [gwhite@hrdnetwork.org](mailto:gwhite@hrdnetwork.org).

### San Diego Area

Contact Jose Ng at USA FCU (858) 831-8100 x511 or [jng@usafed.org](mailto:jng@usafed.org) for more information on the next scheduled meeting.

### San Francisco Bay Area

Contact Rebecca Nixon at San Mateo CU (650) 562-1223 or [rnixon@smcu.org](mailto:rnixon@smcu.org) for more information on the next scheduled meeting.

### Sacramento Area

Contact Jenee Rawlings at Yolo FCU (530) 669-6321 or [jrawl-](mailto:jrawl-ings@yolofcu.org)

[ings@yolofcu.org](mailto:ings@yolofcu.org) for more information on the next scheduled meeting.

### Southern Nevada Area

Contact Ann Johnson at Silver State Schools CU (702) 697-8025 or

[amj@silverstatecu.com](mailto:amj@silverstatecu.com) for information on the next scheduled meeting.



### Trainers Network Northern California

Contact Rebecca Nixon at San Mateo CU (650) 562-1223 [rnixon@smcu.org](mailto:rnixon@smcu.org) for more information on the next scheduled meeting.

### Trainers Network Southern California

Contact Kate McPike at the California / Nevada Credit Union League (800) 472-1702 x6030 or [katem@ccul.org](mailto:katem@ccul.org) for more information on the next scheduled meeting.

Mark your calendar  
and plan to join  
your colleagues  
at these  
**FREE**  
Brownbag meetings!

## HRD NETWORK INFORMATION EXCHANGE

The next InfoExchange will be sent out on **Monday, January 11th, 2010**. HRD Network Members should submit their job postings by the Friday before. Please send your job posting along with your logo in a pdf file to Nanette Daló at Allied Healthcare FCU at [ndalo@ahfcu.org](mailto:ndalo@ahfcu.org).

## Job Listings & Resumes

HRD Network Members: if you would like information on how to place an ad with the HRD Network, contact Nanette Dalo at:  
 (562) 933-0378 \* Fax (562) 933-0921 \* e-mail: [ndalo@ahfcu.org](mailto:ndalo@ahfcu.org).  
 Please send requests of 200 words or less by Fridays at Noon.  
 All members of our Job Placement Service are Equal Opportunity Employers M/F/DV.



**We are looking for the best and brightest!**



Join **Xceed Financial Credit Union** and provide our Members with financial solutions that fit! At XFCU, **you** have the unique opportunity to be a champion in the eyes of our Members. Our

Associates take the initiative for proactive sales, keep us on point by staying on top of our products, policies and standards, and keep their eye on the prize: Member Satisfaction.

We are seeking more than just employees; we're seeking partners who take great pride in providing exceptional Member service that only a financial institution like ours can provide.

Our goal is simple: Top Talent Acquisition. We are especially proud of our long-standing commitment to solid, Associate-focused programs, such as exceptional benefits and competitive compensation plans which foster healthy Associate relations and a balance of work/life activities.

### 1) Director, Collections

The primary responsibilities include but are not limited to:

- Monitors collection efforts by auditing accounts and reports; directing new approaches.

- Prepares collection reports by collecting, analyzing, and summarizing account information and trends.

- Evaluates collection policies and procedures by assessing accounts recovered in relation to effort, methods, and costs involved.

- Minimizes losses by referring bad-debt accounts to outside agency or attorney.

- Uncovers fraudulent activities by investigating account documentation.

- Maintains historical records by ensuring that documents are completed and filed according to policy and procedure.

- Maintains collection staff by recruiting, selecting, orienting, and training employees.

- Complies with federal, state, and local collection and information legal requirements by studying existing and new legislation; enforcing adherence to requirements; advising management on needed actions.

- Meet or exceed all goals established for delinquency, charge offs and other departmental objectives as established

- Responsible for the maintenance of all necessary reports required to efficiently run the collections department

- Manage communication, coordination and actions with various attorneys as needed to properly pursue appropriate legal remedies to protect company assets.

- Responsible for managing all aspects of the foreclosure process for real estate loans as needed.

- Responsible for the management of all bankruptcy filings and associated actions to properly protect company assets

- Research and recommend new solutions/strategies to improve performance in areas of responsibility.

- Responsible for overseeing the placement and management of force placed insurance as needed.

- Approve, manage and maintain appropriate controls on loan extension agreements.

The basic requirements of this new position are:

- Minimum of five (5) years experience in a mortgage bank, bank, savings and loan or credit union, ten (10) years preferred.

- Minimum of two (2) years experience as a supervisor/manager. Experience with loan underwriting and/or servicing required. Must be able to work well with management and staff.

- Must have knowledge of regulatory requirements, lending operations, data processing systems and credit reports.

- Must possess knowledge of credit union products and services.

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## 2) Director, Finance

The primary responsibilities include but are not limited to:

Asset/Liability Management – Interest Rate Risk Management – Balance Sheet Management

- Monitors the balance sheet structure and earnings capacity of the credit union on a dynamic basis. Identifies balance sheet management issues, recommends balance sheet management strategy tactics and provides leadership with respect to asset/liability management best practices.

- Maintain internal model and forecast net interest income, and accurately assess interest rate risk. Regularly challenge assumptions – deposit decay rates, prepayment speeds for consumer and mortgage loans, cash flows, durations, deposit pricing lags and beta, etc.

Work with outside ALM resources and manage the relationship and output.

- Assess non-maturity shares duration, • Seek out and purchase loan participations.

- Recommend pricing strategies directed at cost effectiveness and growing the business of the Company.

Create, manage and maintain the budget process.

Financial consultancy matters.

- Act as a thinking business partner to the major business units and delivery channels of the Company, including Lending, Accounting, Investments, Marketing, IT and Operations, Human Resources, Branches, Call Center, Internet Banking, ATMs and others.

- Develop models for branch, product and member profitability. Produce quarterly profitability reports, and present the reports and findings to management, along with suggestions for improving profitability.

Cost accounting and ROI analysis

- Investments Portfolio Manager

Work with CFO and Vice President, Accounting to formulate financial and investment strategies and tactics using a collegial teamwork approach.

Department management

- Supervise the key activities of the Finance Department team including monitoring the quality of service provided. Act as a lead worker (e.g., coaches, coordinates others' work, acts as project leader). Mentor and enrich the job content of staff.

Bachelor's degree and ten or more years experience in the financial services industry.

Prefer MBA.

Management and interpersonal skills

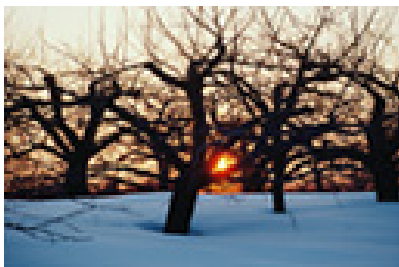
- Successful team leadership abilities in a collegial and participative environment.

- Strong interpersonal and organizational skills.

- Must understand the credit union culture as it relates to financial management. Demonstrated written and verbal communication skills.

- Ability to work with senior management, lead projects, and coach colleagues.

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### 3) Contracts and Regulatory Compliance Specialist

So, do you look forward to diving into a pile of disclosures that need to be updated? Does a smile cross your face when you think about keeping all your corporate vendors in current regulatory compliance? Do you get goosebumps when you're asked to review procedures, contracts, agreements, and other materials? Well, you're in luck because here at Xceed, we think you're special! In fact, we just have to ask, "Where have you been all this time?"

We've got an ultra-comfy space waiting for someone as talented as you to get to work. You'll be responsible for coordinating Xceed's compliance and vendor management program. You'll be empowered to research regulatory matters, identify issues, make sound recommendations, and assist in negotiation for contracts, agreements, and legal instruments. You'll also be counted on to disseminate any and all changes to laws and regulations that affect credit union operations.

This sounds like you, doesn't it? Bring a few years of relevant experience, your hunger for professional development, and your award-winning personality in to meet us. We'll reward your skills and drive to achieve with a fantastic work environment and opportunity to learn a thing or two from a forward-thinking management team.

### 4) Financial Consultant

If you love helping great people achieve their financial dreams, what a coincidence...so do we! Are you personable, bright, seasoned, and have a passion for implementing sound decisions about investing and their retirement?

Can you assess clients' financial situation by gathering information regarding investments, asset allocation, savings, tax planning, retirement planning, and estate planning; evaluating risk tolerance?

Do you have experience monitoring clients' financial situation by tracking changes in wealth and life circumstances; analyzing financial plan results; identifying and evaluating new financial strategies; recommending changes in goals and plans?

If you know retirement products like nobody's business and can lead your clients down a successful path to financial security and beyond, then we want to meet with you.

Bring your Series 7 or 22 in good standing and we'll talk!

The statements above are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of all responsibilities, duties, and skills required of associates so classified. All associates may be required to perform duties outside of their normal responsibilities from time to time as needed.

**To be considered for this role, please apply online, or by submitting your resume to [careers@xfcu.org](mailto:careers@xfcu.org), kindly stating the job title and location in the subject line.**

Xceed Financial Credit Union prides itself on being an equal opportunity employer. We stand in support of equality for, and the advancement of, all people based on their qualifications and actions alone, without regard to color, gender, age, religion, national origin, orientation or disability.

No phone calls, please.



[121409-011110]





### **Temporary Real Estate Loan Officer**

USC Credit Union is a dynamic, fast-growing credit union with approximately \$300 million dollars in assets. We are currently looking for an experienced Loan Officer in the Real Estate department. The Loan Officer will review, analyze and recommend the disposition of loan applications and credit documents. This candidate is expected to interview and counsel loan applicants, gathers supporting documentation to support the borrower's loan request. Obtain necessary information (i.e., loan applications, credit documents, appraisals, etc) to process and complete mortgage loans to meet secondary market guidelines. Work with members and third party real estate vendors to obtain and verify the accuracy of all information required to submit loan applications for decision –making. The candidate must be proficient using and analyzing data, be familiar using DU and LP and the loan origination software.

The ideal candidate will have a minimum of 5 years of relevant industry-related experience, preferably in a credit union, with a high school degree or equivalent. Familiarity with automated mortgage systems required.

### **Temporary Contact Center Representative**

USC Credit Union is a dynamic, fast-growing credit union with approximately \$300 million dollars in assets. We are currently looking for an experienced and equally dynamic temporary Contact Center Representative for our branch located at the main campus of the University of Southern California. The Contact Center Representative will be responsible for providing friendly, prompt and efficient service to our members concerning account transactions and account inquiries. The candidate will also be responsible for the following: providing members with information related to share drafts, savings, investments and/or ATM services; meeting individual and credit union specific sales goals; opening new membership accounts and originating consumer loans.

The ideal candidate will have a minimum of one year of related experience, preferably while working in the credit union or banking industry. USCCU offers a competitive salary and perhaps the best benefit package in the CU industry.

### **Temporary Part Time Teller**

USC Credit Union is a dynamic, fast-growing credit union with \$300 million dollars in assets. We currently have an opening for an experienced and equally dynamic temporary part time Teller to work at our flower street branch. The part time Teller position will assist members with transactions while consistently applying consultative sales skills with a focus on developing and retaining loyal relationships with the Credit Union. The candidate will also be responsible for the following: processing member transactions involving deposits, withdrawals, loan payments, transfers, money orders, etc.; maintaining and balancing cash; meeting individual sales goals.

The ideal candidate will have a minimum of six months of relevant cash-handling experience, preferably in a financial institution with a high school degree or equivalent.

### **To apply for an open position:**

For immediate consideration, please email your resume and salary history to [HR@USCCreditUnion.org](mailto:HR@USCCreditUnion.org) or fax to (213) 821-7203.

Fight On!!!





**LOS ANGELES  
POLICE**  
FEDERAL CREDIT UNION

**TELLER – Brewer Branch  
TELLER (Part-time) Van Nuys Branch  
CALL CENTER REP – Van Nuys  
BRANCH REP (Temporary) – Academy Branch**



The Los Angeles Police FCU (\$738M) is currently seeking 4 Positions.

### Position & Summary

The primary purpose of this position is to assist Los Angeles Police Federal Credit Union live out its mission, “to enhance the quality of life for the Los Angeles Police Department family by serving as a trusted partner providing rewarding financial solutions through exceptional service.” To achieve this purpose this position must provide outstanding service to both internal and external members. A key part of this outstanding service is to identify the financial needs of each member and recommend an appropriate credit union solution. . Responsible for delivering on the Credit Union’s Service Promises and maintaining the Credit Union’s Quality Service Standard.

Additionally, under general supervision, but in accordance with established policies and procedures, provides a variety of member service functions, such as processing share, checking, and loan transactions; cashing checks, selling money orders and travelers cheques, cashier checks, VISA and LOC cash advances, processing mail; maintaining account records, etc. Balance daily negotiable item sales. Provide a high quality of member service and cross selling of Credit Union services. Responsible for daily balancing of transactions and cash. Assist with balancing the department's daily activities and totals

Demonstrates and maintains an up-to-date knowledge of and ensures on-going compliance with applicable regulatory requirements, such as BSA, OFAC, CIP, and internal policies and procedures. Be an active/supportive participant in all services training. Utilize tools, as they are made available.

### Teller Qualifications

Education: High school diploma, GED or equivalent required.  
Training and Experience: Cash handling and customer service preferred

### Call Center Qualifications

Education: High school diploma, GED or equivalent required  
Experience: One to three years experience in a financial institution preferred.

### Branch Rep Qualifications

Education: High school diploma, GED or equivalent required.  
Training and Experience: Minimum 2 years banking/financial services experience including lending and new accounts  
Required License and/or Documentation: Notary License

### Locations

Brewer Branch - 3650 Martin Luther King Jr. Blvd. #185 Los Angeles, CA 90008  
Van Nuys Branch – 16150 Sherman Way Van Nuys, CA 91406  
Academy Branch – 1880 N Academy Drive Los Angeles, CA 90012

### Please apply to:

Los Angeles Police Federal Credit Union/Human Resources Department/  
Job Code: HRD/ PT Teller 16150 Sherman Way Van Nuys, CA 91406  
E-mail: [jobs@lapfcu.org](mailto:jobs@lapfcu.org) Fax 818/782-9356  
Resumes without salary requirements will not be reviewed.

To learn more about the Los Angeles Police Federal Credit Union, please visit our website at <http://www.lapfcu.org/>

**No phone calls, please. LAPFCU is an Equal Opportunity Employer.**





HRD Network  
PO Box 910  
Redwood City, CA  
94064-0910

[www.hrdnetwork.org](http://www.hrdnetwork.org)



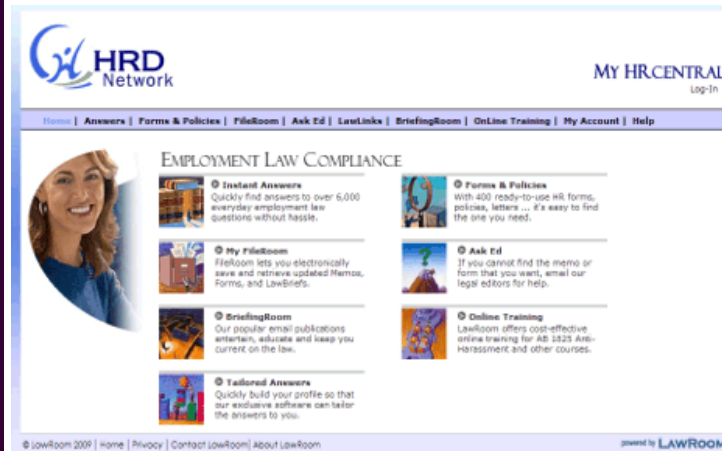
\* STIMULATING GROWTH \* PROMOTING EDUCATION \* SHARING IDEAS \* CREATING VALUE \*

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expert answers. smart results.



## INTRODUCING MY HRCENTRAL - A HRD NETWORK SPONSORED BENEFIT

Starting this week, HRD Network introduces **My HRcentral**, its own private labeled website whenever you want to access the benefits of the program you presently enjoy from LawRoom. Here's a peek at the website:



### YOUR PRESENT SPONSORED MEMBERSHIP INCLUDES:

- ▶ 3 concurrent users to access the program
- ▶ Weekly email updates to keep you current and challenged
- ▶ 6 company-wide annual memos (answers) & 6 forms (policies etc)
- ▶ On-demand Updates: online courses on changes in the law
- ▶ Access to 400 forms and policies to help you manage your business
- ▶ Electronic FileRoom to store briefings, memos, forms and policies
- ▶ **15% discount** for Business membership upgrade to unlimited access

### WHY YOUR COMPANY PROFILE IS IMPORTANT

*The only online resource with customized answers!*

LawRoom's proprietary technology **tailors answers** to your company-- instantly and in writing. Plus, the answers **comply with both California and Federal law**. But, to enjoy customized answers, you must create a profile, which takes less than 5 minutes and is confidential. For non-California employees, you can get the National library (fed law).

800-652-9546

[sales@lawroom.com](mailto:sales@lawroom.com)

Walnut Creek, California

*LawRoom also provides online training for AB 1825 and other courses.*

### *Where People and Ideas Meet*

Serving Human Resources and Training professionals in Credit Unions in California, Nevada and Utah since 1986.

• HRD Network • P.O. Box 910 Redwood City, CA 94064-0910 • [hrdnetwork.org](http://hrdnetwork.org) •

