



HRD Network InfoExchange

**HRD Network
Board of Directors
2010-2011**

Rebecca Nixon, *President*
HR & Training Manager
San Mateo CU
Redwood City, CA

Shonna Shearson, SPHR, *Vice President*
Training Manager
Kern Schools FCU
Bakersfield, CA

Lecia Roundtree,
Treasurer & President's Club Member
VP Human Resources
San Mateo CU
Redwood City, CA

Jenee Rawlings, *Secretary*
VP Lending, Marketing & HR
Yolo FCU
Woodland, CA

Janet Gaspard, *Director*
HR Manager
Los Angeles Police FCU
Los Angeles, CA

E. Nanette Dalo, *Director*
SVP / COO
Allied Healthcare FCU
Long Beach, CA

Mark Manns, SPHR, *Director*
Human Resources Manager
Kern Schools FCU
Bakersfield, CA

Joyce Wasserman, *Director*
VP Human Resources
California Credit Union
Glendale, CA

May 1, 2011

Where People and Ideas Meet

Page 1



Check out our **NEW** website at www.HRDNetwork.org!

The HRD Network is an organization that has provided Credit Union HR and Training Professionals with networking and training opportunities for over 25 years.

Currently, over 100 credit unions of various asset sizes in California, Nevada and Utah 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 members have seen that by having the right support and connections, it has helped them to be better equipped to face their challenges and meet the objectives of their Credit Union.

We encourage you to look at the many benefits that membership with the HRD Network provides, including our local Brown Bag session, conferences, an online Forum, and a membership directory, to name a few. [Click here to learn more about Membership Benefits.](#) If you're new to the HRD Network and would like further information about our services, please contact us at info@hrdnetwork.org and we would be happy to assist you!

**Mark Your Calendars
2011 Regional Conferences
September 2011!**



HRD Network Brown Bags & Trainer's Brown Bags

Southern California

Los Angeles Area

Trainer's Brown Bag

When: Friday, May 20, 2011

Time: 11:30 a.m. - 1:30 p.m.

Where: NuVision CU

Topic: TBD

Contact: Kate McPike at the CA/NV CU

League (800) 472-1702 x6030 or katem@ccul.org for more information.

* Meetings held the last Friday of every other month.

Trainer's Brown Bag

When: Friday, July 29, 2011

Time: 11:30 a.m. - 1:30 p.m.

Where: NuVision CU

Topic: TBD

Contact: Kate McPike at the CA/NV CU

League (800) 472-1702 x6030 or katem@ccul.org for more information.

* Meetings held the last Friday of every other month.

San Diego Area

HR Brown Bag

When: May

Time:

Where:

Topic: 401k Compliance and Fiduciary Duties

Contact: Michelle Pagni at San Diego County CU
mpagni@sdccu.com for more information.

HR Brown Bag

When: September

Time:

Where:

Topic: Hiring and Assessments

Contact: Michelle Pagni at San Diego County CU
mpagni@sdccu.com for more information.

HR Brown Bag

When: November

Time:

Where:

Topic: Worker's Comp and Legal Updates

Contact: Michelle Pagni at San Diego County CU
mpagni@sdccu.com for more information.

Northern California

San Francisco Bay Area

Trainer's Brown Bag

When: Friday, April 22, 2011

Time: 9:30am - 12:30pm

Where: Provident Credit Union, Redwood Shores

Topic: 1. How to Develop & Properly Utilize SME's
2. How to create champions for learning and reinforcement

Contact: Rebecca Nixon at San Mateo CU (650) 562-1223
or rnixon@smcu.org for more information.

Trainer's Brown Bag

When: Friday, June 17, 2011

Time: 9:30am - 12:30pm

Where: Technology Credit Union, San Jose

Topic: 1. Curriculum Design 2. E-Learning

Contact: Rebecca Nixon at San Mateo CU (650) 562-1223
or rnixon@smcu.org for more information.

HR Brown Bag

When: Thursday, June 23, 2011

Time: 9:30am - 12:00pm

Where: San Mateo Credit Union, Redwood City

Topics: 1. How HR is Critical to Strong Financial Performance
2. Succession Planning for the 21st Century: Future Trends & Practical Guidelines for Building the Talent Pipeline

Contact: Rebecca Nixon at San Mateo CU (650) 562-1223
or rnixon@smcu.org for more information.

HR Brown Bag

When: Thursday, October 27, 2011

Time: 9:30am - 12:00pm

Where: MacCorkle Insurance Service, Burlingame

Topics: Preparing for 2012: Healthcare & Legal Updates

Contact: Rebecca Nixon at San Mateo CU (650) 562-1223
or rnixon@smcu.org for more information.

Trainer's Brown Bag

When: Friday, December 9, 2011

Time: 9:30am - 12:30pm

Where: First Technology Federal Credit Union, Palo Alto

Topic: 1. Succession Planning & Leadership Development
2. Exploring Assessment Options

Contact: Rebecca Nixon at San Mateo CU (650) 562-1223
or rnixon@smcu.org for more information.



Job Listings & Resumes

HRD Network Members: if you would like information on how to place an ad with the HRD Network InfoExchange, contact **Nanette Dalo** at: **(562) 933-0378 * Fax (562) 933-0921 * e-mail: ndalo@ahfcu.org**. Please send requests of **200 words of less** by the **20th of each month**. All members of our Job Placement Service are Equal Opportunity Employers M/F/DV.



Branch Supervisor

Siskiyou Central Credit Union is looking for an energetic, outgoing, and highly motivated Branch Supervisor with the ability to generate continued growth of our branch office. The Mt Shasta branch is located in Northern California near the Oregon border.

Candidate needs to be knowledgeable, sales-oriented, and a hands-on person with proven staff motivation skills. Strong problem-solving, communication, and training abilities are essential. Must have experience in both lending and operations. Sound judgment and decision making skills a must. The qualified individual will supervise a branch staff of 3-4.

Education: Requires at least a two-year Associates Degree in a related field; however, a college degree is preferred (a combination of experience and education may be substituted In lieu of a degree).

Experience: This job requires a minimum of 3-5 years of credit union experience in a Supervisor/Management role. Qualified individual also needs to be experienced with Microsoft Word and Excel. All qualified candidates should email their resume with salary history to msr@siskiyoucu.org.

[050111]



Sales Trainer/Business Development Officer

1st United Services Credit Union, a premier financial institution, has been in business since 1932 providing great financial services to our members. We are proud of our employees at 1stUSCU, and we are seeking quality professional people to join our winning team. It's our employees who make the difference, so we offer excellent benefits, one of the best 401k plans in the Bay Area with liberal vesting and a higher employer contribution rate, competitive salaries, and a comfortable work environment.

Position Title: Sales Trainer/Business Development Officer
Grade: 10
Location: Pleasanton
Reports to: Flora Nafei, SVP, Sales and Business Development

Sales Trainer/Business Development

Position Description:

1st United Services Credit Union delivers outstanding service to members. The credit union is seeking a Sales Trainer to enhance the sales and service skills of our frontline organization. The Sales Trainer will be responsible for training and coaching frontline sales management and staff to improve their consultative sales skills. In addition, this person will train sales management on prospecting, business development and relationship management skills. The trainer will work with the credit union's executive team to establish, build and maintain strategic business relationships with employers in the East Bay.

Qualifications and Experience:

- Demonstrated experience in efficiently and effectively training a frontline, retail financial services sales organization.
- Thorough understanding of banking industry resources, tools and processes.
- Thorough knowledge and understanding of traditional banking products, i.e., real estate loans, consumer loans, consumer and business deposit accounts.
- Thorough understanding and ability to train on new and emerging banking technologies.
- Demonstrated ability to initiate, build and maintain high value business relationships with strategic employers.
- Demonstrated ability to train a sales management team on initiating, building and maintaining high value business relationships.
- Experience with data warehouse, MCIF and CRM systems highly desired.
- Dynamic, effective presenter comfortable presenting to large groups.

Education: Bachelors Degree or Equivalent Experience

Melinda Ericks, SPHR

Vice President, Human Resources and Development

1st United Services Credit Union
5901 Gibraltar Drive
Pleasanton CA 94588
Direct: 925-598-4794
Cell: 925-698-0879
Fax: 925-598-4894

[050111]



Caltech Employees Federal Credit Union is seeking a **Vice President, Human Resources**.

Responsibilities:

Provide leadership, strategic planning and administration of all HR functions. Ensure regulatory compliance in HR procedures and activities. Facilitate payroll process. Administer Safe Harbor 401-k plan. Responsible for policies and procedures, benefits, HRIS, employee relations, recruitment, and retention.

Job Requirements:

The VP Human Resources must have the ability to bring immediate credibility to the HR function through solid background, experience, communication style and professional qualifications. Proven leadership, integrity and confidentiality track record. At least 6 years progressive HR management experience, preferably in the financial industry. Experience with ADP's Pay eXpert and ezLabor Manager is preferred. SPHR or PHR certification is desired.

This position reports to the President/CEO. CEFCU has 64 employees, three branch locations and \$1B in assets. We offer a comprehensive salary and benefits package. To learn more about us, visit our website at www.cefcu.org.

E-mail your resume and salary requirements to mhamilton@cefcu.org; fax to 818-952-6404; or mail to:
Human Resources
Caltech Employees Federal Credit Union
528 Foothill Blvd.
La Canada Flintridge, CA 91011

[050111]



Indirect lending Professional – Defined Term

USC Credit Union is a dynamic, fast-growing credit union near downtown Los Angeles with approximately \$330 million dollars in assets.

We are currently looking searching for an accomplished indirect lending professional to develop and implement an indirect automobile lending program. Candidates for this position must have strong leadership skills and a minimum 5 years supervisory experience in indirect automobile lending, to include dealer recruitment, management and monitoring as well as building and administering all aspects of an indirect processing and servicing infrastructure.

The ideal candidate will have a Bachelor's degree plus five or more years of supervisory experience. Indirect processing experience greatly preferred. Credit Union experience preferred.

For immediate consideration, please email your resume to hr@usccreditunion.org or fax to (213) 821-7203.

Fight On!!!

[040111]



Branch Manager, Encino

Join the most successful credit union serving the entertainment industry! Open our newest branch and bring our great financial services to the community of Encino, CA.

First Entertainment Credit Union, a \$825M California-based credit union, has over 40 years of continuous growth and financial stability.

As the **Branch Manager**, you will be the key player to ensuring the successful opening of our newest branch and establishing its designation as the premiere financial institution in Encino. You will report directly to our Vice President, Branches.

Your primary responsibilities will include:

- Providing enthusiastic leadership and guidance to your branch staff while meeting or exceeding branch and individual goals.
- Successfully growing new membership through business development in Encino and the surrounding communities.
- Providing excellent member service both internally and externally, focusing on teamwork.
- Educating members or potential members on products and services while offering comprehensive solutions to meet their needs.
- Ensuring all State, Federal, and internal compliance requirements are met.
- Ensuring operational needs and requirements of the branch are adhered to.

You will need a minimum of five years of branch management experience in a mid-size or larger credit union or bank branch. Business development experience required. Lending experience and/or experience opening a new branch is preferred, but not required. Branch hours will be Monday through Saturday. Though we plan a five day work week, you may at times be required to work six days.

First Entertainment Credit Union offers a professional, friendly, and cohesive working environment while offering competitive pay and superior benefits. Benefits include paid sick/vacation time, paid holidays, paid medical, dental, vision, and pharmacy benefits. We also offer a retirement plan with an excellent profit sharing plan, LTD/AD&D, and a rich Life Insurance plan. Log onto our website at www.firstent.org to learn more about First Entertainment.

If you are excited about this opportunity, email your resume to jobs@firstent.org and include in the subject line "[Branch Manager](#)." Resumes sent via fax should be sent to: (323) 851-2175. No relocation available and principles only.

[020111]



Branch Service Specialist (Part-Time)

At First Entertainment, (Firstent.org) an \$825M California-based credit union, we want a star performer to team up with us in a great opportunity as a **Branch Service Specialist** (Part-Time) in our Studio City Branch. We are a member-owned, not-for-profit, cooperative financial institution. First Entertainment offers banking services to members of the entertainment community by being Member Focused, providing Excellence, Integrity and Respect, and Teamwork – our Core Values.

RESPONSIBILITIES:

- Actively identify opportunities and needs to effectively cross-sell products and services that meet member needs.
- Accurately present information and perform tasks associated with opening and closing various account types offered by the credit union.
- Accurately perform monetary and file maintenance transactions, such as deposits, withdrawals, payments, advances, and account record changes.
- Resolve member's requests, inquires, or questions in a timely and professional manner.
- May serve as vault custodian and perform all related tasks as necessary.
- Serve in a dual control capacity for operational tasks to ensure adequate controls are maintained where appropriate; this can be associated with card issuance systems, branch opening and closing, cash counts, and cash and negotiable instrument controls.
- Promptly and accurately complete required reports and records.
- Provide support and oversight to co-workers to meet member service needs.

REQUIREMENTS

- High school graduate or equivalent. Work -related experience or related college experience preferred.
- Cash handling experience is required and experience as a Teller at a full-service financial institution (2-3 years).
- Possess good customer service and sales skills.
- Possess thorough knowledge of regulations applicable to primary responsibilities.
- Able to handle multiple tasks, responsibilities and/or projects.
- Other duties, tasks and assignments as assigned or delegated from time-to-time

If you are excited about this opportunity, please forward your resume and include in the Subject line "BSSSC-PT 11-01" to jobs@firstent.org. The hours per week will be as follows: Monday-Friday 11:30 AM- 4:30PM; and Saturday's 9 AM - 2 PM-please note some flexibility with days and times is required. Background (criminal and credit) and pre-employment drug screening required. No relocation available and principals only.

EOE/M/F/D/V

[020111]

www.hrdnetwork.org

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

*Where People
and
Ideas Meet*

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

HRD NETWORK INFORMATION EXCHANGE

The next InfoExchange will be sent out on **May 1st, 2011**. HRD Network Members should submit their job postings a full week before the end of the month. Please send your job posting along with your logo in a JPG file to Nanette Dalo at Allied Healthcare F C U at ndalo@ahfcu.org.



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

Benefits Buzz

Benefits and HR tips brought to you by the insurance professionals at MacCorkle Insurance Service.

DID YOU KNOW?

Under health care reform, fully insured group health plans will be subject to federal nondiscrimination rules for the first time, representing a major change for those plans. Due to ambiguity regarding this provision, the IRS has delayed the application of the new nondiscrimination rules until after regulations are issued. Those regulations will provide a new effective date.



Lower Payroll Tax Could Boost 401(k) Savings

IRS Guidance: Independent Contractors

Knowing the difference between an employee and an independent contractor is essential. The IRS provides seven things business owners should know:

The IRS uses three factors to determine the relationship between businesses and workers:

Behavioral control – Does business have right to direct how the work is done through training, instructions, etc.?

Financial control – Does the business have the right to control the financial and business aspects of the worker's job?

Type of relationship – How do the workers and business owner perceive their relationship?

If you can direct only the result of the work done (not means of accomplishing the result), your workers are probably independent contractors.

Employers who misclassify workers as independent contractors can end up with substantial tax bills and face penalties.

Workers can avoid higher tax bills and lost benefits if they know their proper status.

Both employers and workers can ask the IRS to determine whether the individual is an employee or independent contractor, by filing a Form SS-8.

To learn more, visit the IRS website: www.irs.gov/businesses/small/article/0,,id=99921,00.html.

In December 2010, President Obama signed into law a tax bill that included a one-year reduction in workers' Social Security taxes, from 6.2 percent in 2010 to 4.2 percent in 2011.

Essentially, this increases the take-home pay for American workers, creating an excellent opportunity to promote greater 401(k) or 403(b) savings.

Plan sponsors should consider encouraging employees to increase their plan contributions by the same amount of the tax savings, putting more money into their retirement fund without lowering their normal take-home pay.

Educate employees about this tax benefit and the advantages to contributing more to their retirement fund, even if just for one year. One year of increased saving can make a significant difference, especially for employees decades away from retirement.

If you have the right to control not only what is to be done, but also how it is done, your workers are likely employees.