



success in

unity

2008 Annual Meeting

April 17-19, 2008 • Myrtle Beach, South Carolina





success in unity

Join us at the **2008** Annual Meeting

South Carolina Credit Union League & Affiliates

April 17-19, 2008 • Embassy Suites Hotel at Kingston Plantation • Myrtle Beach, South Carolina

Leadership, growth, innovation, and competitiveness.

These challenges are top of mind for most credit union leaders today. You're invited to tap into the credit union spirit of cooperation at the South Carolina Credit Union League Annual Meeting. You'll participate in an outstanding lineup of educational sessions and networking events that will help you shape your organization for the future.

Breakout Sessions

Diversity is Good Business

Beyond the obvious need to comply with directives of the Equal Employment Opportunity Commission, many companies have discovered that ethnically mixed workforces pay dividends. While achieving diversity is a complex task, staff from different ethnic backgrounds offer valuable perspectives and skills for serving your members. Learn how diversity can be achieved and the value it offers for your credit union.

Future Money: Virtual Currencies and Deposit Accounts

Ron Galloway

Explore the brave new world of future money and the implications for your credit union. Over the last 10 years, technology has enabled rapid changes in the very nature of money, how it is stored, and how it is perceived. Learn about an array of virtual currencies and deposit accounts, including the Wal-Mart Money Card, PayPal, the Revolution Card, frequent flyer miles, Microsoft Points, and gift cards. The common thread running through many of the new products is an end-run around the traditional banking system.

Collaborating for More Efficient Operations

Jeff Rendel

In a world of shrinking margins, credit unions of all sizes are facing challenges to diversify product offerings, serve member business owners, and control operating expenses. CUSOs are a resource for collaboration, and an alternative to mergers. Learn how collaboration can provide credit unions with competitive products and efficient operations while spreading risk, sharing talent, and pooling capital.

A Board Governance Approach: What To Do When Things Go Wrong

Dan Clark

Modern, progressive board governance requires that credit union boards establish boundaries for both managers and boards. There are many things that can go wrong in your credit union, and sometimes your board will have to intervene to get the credit union back on track. You'll hear about the potential pitfalls for your board and learn how to take the right approach.

Boxed In: Competitive Threats From Banks, Brokerage Firms, Home Depot, and Wal-Mart

Ron Galloway

Assets are the name of the game in financial services. So picture this, if just 5% of the people who walk into one of Wal-Mart's 2,700 stores in one week opened a \$3,000 deposit account, Wal-Mart would raise \$20 billion that week alone. Add another 1,700 stores if Home Depot succeeds in entering financial services. Brokerage firms are attempting to use their cash management accounts as pseudo checking accounts. Bankers are working hard in Washington to thwart legislation beneficial to credit unions. Learn how credit unions can respond to the threats.

Emerging Threats in Fraud

Joni Lovingood

Consumer confidence in online banking activities is being tarnished by spam, phishing, and identity theft incidents. While the financial services industry has taken significant steps to minimize fraud in online/offline business activities, there is no expectation that fraud levels will drop anytime soon. Learn about today's emerging threats so you can assess the effectiveness of your information security program.

Innovative Sustainable Growth

Jeff Rendel

Sustainable and profitable growth is an important issue facing credit unions across the country. Current growth rates are barely tracking above the population growth rate of 1%. Learn how your peers have been successfully growing their credit unions in today's competitive market.

CEO Compensation and Evaluations: Effective Performance Management

Dan Clark

One of the most challenging responsibilities of your board is maintaining a competitive CEO compensation package and establishing a performance management process. Explore the trends in compensation packages and performance management.

Opening Address



Leading With Integrity and Accountability

Scott Waddle

On the fateful day of February 9, 2001, Commander Scott Waddle's life was forever changed when he gave the order for the USS Greenville submarine to perform an emergency surface maneuver. The nine-thousand ton submarine inadvertently collided with a Japanese fishing vessel, killing nine people. Commander Waddle took responsibility for the accident – against the advice of his attorney and the Navy's direction. His compelling story offers lessons on integrity, faith, and resilience.

Schedule

THURSDAY

6:30–10:30 a.m.

Embassy Suites Breakfast for Hotel Guests

7:23 a.m.

Golf Tournament

Arcadian Shores Golf Club

1:00–5:00 p.m.

Registration

4:00–7:00 p.m.

Reception in Exhibit Hall

FRIDAY

6:30–10:30 a.m.

Embassy Suites Breakfast for Hotel Guests

7:45 a.m.–3:30 p.m.

Registration

8:00–9:00 a.m.

Exhibit Hall Open

9:00–10:00 a.m.

Opening Address: Leading With Integrity and Accountability
Scott Waddle

10:40–11:50 a.m.

Legislative Forum

11:50 a.m.–1:30 p.m.

Lunch in the Exhibit Hall

11:50 a.m.–1:30 p.m.

Annual Meeting and Lunch
First Carolina Corporate Credit Union
(Pre-registration is required)

1:30–2:45 p.m.

BREAKOUT SESSIONS:

- Diversity is Good Business
- Future Money: Virtual Currencies and Deposit Accounts
- Collaborating for More Efficient Operations
- A Board Governance Approach: What To Do When Things Go Wrong

3:00–4:15 p.m.

BREAKOUT SESSIONS

- Boxed In: Competitive Threats to the Credit Union Industry From Banks, Brokerage Firms, Home Depot and Wal-Mart
- Emerging Threats in Fraud
- Innovative Sustainable Growth
- CEO Compensation and Evaluations: Effective Performance Management

4:30 p.m.

CUMAC Board Meeting

4:45–6:15 p.m.

Reception

Hosted by Palmetto Cooperative Services and CUNA Mutual Group

SATURDAY

6:30–10:30 a.m.

Embassy Suites Breakfast for Hotel Guests

8:00–9:00 a.m.

Delegate Registration/Check-in

9:00–10:30 a.m.

Annual Business Meeting

10:45 a.m.–12:00 p.m.

Delegates Reception

All registered participants and registered guests are invited.

Business Casual: Attire for the annual meeting, including social functions, is business casual. Meeting room temperatures tend to be cool, so bring a light sweater or jacket for your comfort.

Speakers



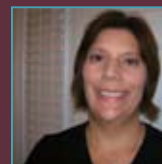
Dan Clark's views and teachings on governance and strategic planning were honed by his experiences as a regulator, board member, consultant, and credit union president and CEO.

The Clark Governance Model is a blueprint for credit union success. He offers a balanced approach that helps credit unions build success through visioning, strategic planning, and sound governance.



Ron Galloway is the producer/director of the provocative film *Why Wal-Mart Works and Why That Makes Some People Crazy*. Ron has been featured on CNN, MSNBC, The

Daily Show, and Good Morning America. He began his career as an analyst with Shearson Lehman in 1985, worked as a stockbroker for 10 years, and ultimately started his own investment management firm.



Joni Lovingood is a senior risk management specialist for the credit union risk management department of the CUNA Mutual Group. Joni is responsible for assisting credit unions in

identifying areas of risk in their operations and recommending appropriate controls. She also trains credit union staff in fraud prevention and risk management.



Jeff Rendel, president of Rising Above Enterprise, offers a wealth of knowledge of the financial services marketplace.

He has experience as a federal regulator, financial executive, and congressional lobbyist. His mission is to develop excellent leaders – in life, on the job, for your members, and for your credit union.

Annual Meeting **Registration & Lodging**

The 2008 Annual Meeting is open to officers and employees of member credit unions, their guests, and invited guests of the league and affiliates. Registered credit union delegates, officers, staff, and guests are welcome at all educational sessions, opening ceremony and business meeting, refreshment breaks, exhibit hall, all hospitality events, and the delegates' reception. There is no fee for credit union delegates or guests who plan to attend only the Saturday, April 19 League Annual Business Meeting.

Registration Fees

PARTICIPANTS <i>(CU with less than \$2 million in assets pay \$180 per registrant)</i>	\$355
GUEST PROGRAM	\$100
GOLF	\$115

Guest Program

Registered guests may attend the educational sessions, exhibit hall, all hospitality events, and delegates' reception. The registration fee is \$100.

Golf Tournament

The first tee-off time is 7:23 a.m. on Thursday morning, April 17, 2008 at the Arcadian Shores Golf Club. The fee per person, including cart, is \$115. To register, complete the enclosed golf tournament form and forward it with payment by April 10, 2008.

Cancellation Policy

Cancellations received in writing (via fax 803-732-2645 or e-mail to CUDD@scul.org) by Thursday, April 10, 2008 are eligible for a refund of the amount paid minus a \$75 administrative fee. No refunds will be granted for cancellations received after April 10, 2008. Substitutions are accepted anytime prior to the start of the program at no additional cost. Fax the event and contact information, listing the new participant and who they will be replacing.

Hotel Information

EMBASSY SUITES HOTEL AT KINGSTON PLANTATION

9800 Queensway Boulevard
Myrtle Beach, SC 29572
Reservations: 800-876-0010
Phone: 843-449-0006

Reserve lodging by March 24, 2008

Embassy Suites (sgl/dbl)	\$179
1 Bedroom Villa (plantation)	\$139
2 Bedroom Villa (plantation)	\$178
3 Bedroom Villa (plantation)	\$208
2 Bedroom Condo (high rise)	\$214-\$249

To reserve rooms, call 800-876-0010 or complete the enclosed reservation request form. The group code is CRD. Rooms may be sold out prior to the lodging deadline, so make your hotel reservations early.

Credit unions making reservations by phone or establishing master accounts to cover room, tax, and incidental charges will need to provide a credit card. Credit unions mailing in reservations and not providing a credit card should include a one-night's deposit per room with the reservation request. To qualify for exemption from state, local and accommodations taxes, federally chartered credit unions must submit the enclosed Affidavit of Exemption to the hotel. The hotel will provide a refund only for rooms cancelled seven days prior to arrival.

Questions?

Please contact the Credit Union Development Department by e-mail (CUDD@scul.org) or phone (800-235-4290 or 803-781-5400).

Register today!

Online registration is available at training.scul.org. Or complete the enclosed annual meeting registration form and submit it by fax to 803-732-2645 or mail to Conferences & Training, PO Box 1787, Columbia, SC, 29202. The registration deadline is April 10, 2008.



Golf Tournament Registration Form

As noted in the enclosed Annual Meeting Agenda, a Golf Tournament is scheduled for Thursday morning, April 17, 2008 at Arcadian Shores Golf Club. The first tee-off time is 7:23 a.m. This will be a tournament round, so prizes will be awarded. This format will also allow golfers to request being paired with a particular person(s). If desired, please indicate your preference on the spaces provided below.

The cutoff date for reserving tee times is **THURSDAY, APRIL 10, 2008**. We have tee times for twenty (20) foursomes. If those spaces are filled before the cutoff date, a waiting list will be established. NO REFUNDS will be made on cancellations after that date unless that vacated spot can be filled with someone on the waiting list.

The fee per person, which includes cart and associated fees, is \$115. To register for this outing, complete this form and forward it, with appropriate fees, to the address printed below. Handicap or average score **MUST** be included on this form for each player registered. Registration can also be done online at training.sccul.org.

Questions can be directed to the Conferences and Training Department at: 803-781-5400 or 800-235-4290; or e-mail CUDD@sccul.org.

Credit Union _____

Player's Name	Handicap or Avg. Score (<i>must include</i>)	FEE: \$115
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	

TOTAL FEES DUE \$ _____

Indicate any player match-ups requested:

PAYMENT OPTIONS (*check appropriate response*):

- This fee is included on our Meeting Registration Form payment
- I/We have enclosed our draft payable to: **Palmetto Cooperative Services, Inc.**
- Debit our FCCCU Account # _____ in the amount of \$ _____

Authorized Signature _____

SUBMIT COMPLETED FORM TO:

MAIL
Conferences and Training Department
South Carolina Credit Union League
P.O. Box 1787
Columbia, SC 29202

FAX
803-732-2645

REGISTER ONLINE
training.sccul.org

Attention Federal Credit Unions

AFFIDAVIT OF EXEMPTION for Kingston Plantation/Embassy Suites

Please note that your bill at check out must be paid either with a corporate credit union credit card or by share draft issued by the credit union. Personal credit cards or checks will not be honored for tax exempt purposes.

This is an affidavit from _____ Federal Credit Union to meet the requirements of the SC Department of Revenue Code, Section 12-36-2120(2). Our federal tax number is _____. We are charter no. _____ under the laws of the National Credit Union Administration, an agency of the U.S. Government, and as such, are not subject to state or local sales and use tax, under Code Section 12-36-2120(2). Federal credit unions' exemption from sales and use tax is also in accordance with Section 1768 or Title 12 of the U.S. Code. This exemption from sales and use tax affects the following individuals who are attending the SOUTH CAROLINA CREDIT UNION LEAGUE ANNUAL MEETING. (list those persons affected)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Use back of form if more names are listed.

Name of person submitting affidavit _____

Credit union address _____

Telephone number _____

Sworn to before me this _____ day of _____, 2008

NOTARY PUBLIC FOR SOUTH CAROLINA

_____ (L.S.)

My commission expires _____

Note: It is not necessary to submit a copy of your charter.

Hotel Reservation Request Form

KINGSTON PLANTATION/EMBASSY SUITES

- **ONLY HOTEL SUITES** include complimentary buffet breakfast and manager's reception daily.
- **CHECK IN TIME:** After 4:00 p.m. **CHECK OUT TIME:** Before 12:00 p.m.
- All rates subject to 11% tax.
- Reservations must be confirmed with a credit card number or a one-night deposit to be received within 10 days after making the reservation(s). **Your deposit will be forfeited if reservations are not cancelled 7 days prior to arrival.**
- All reservations are requested room types. Actual room types and bed configurations will not be guaranteed.
- If accommodation requested is unavailable, the next available accommodation will be assigned.
- No charge for children under 18 occupying a unit with an adult of 21 years or older.
- Hospitalitys are not permitted in the condominiums or villas. However, hospitality suites are available in the Embassy Suites Hotel. Contact Conference Services Department at Ext. 1000.

ORGANIZATION: SOUTH CAROLINA CREDIT UNION LEAGUE

FUNCTION: ANNUAL MEETING **DATES:** APRIL 17–19, 2008 **GROUP CODE:** CRD

All requests for the above group must be received by **March 24, 2008**, after which space and rate cannot be guaranteed.
For more than one reservation, make copies and submit.

ARRIVAL DATE:

Month _____ Date _____ Year _____

DEPARTURE DATE:

Month _____ Date _____ Year _____

Name _____ #PPL _____

Company _____

Address _____

City _____ State _____ Zip _____

Sharing Room With _____

Signature _____ Phone Number _____

Credit Card # _____ Exp Date _____

Credit Card Type AMEX DINERS CLUB VISA MASTERCARD DISCOVER

INDICATE 1ST AND 2ND CHOICE OF ACCOMMODATIONS:

_____ Embassy Suites (sgl/dbl) \$179

_____ 1 Bedroom Villa (plantation) \$139

_____ 2 Bedroom Villa (plantation) \$178

_____ 3 Bedroom Villa (plantation) \$208

_____ 2 Bedroom Condo (high rise) \$214-\$249