



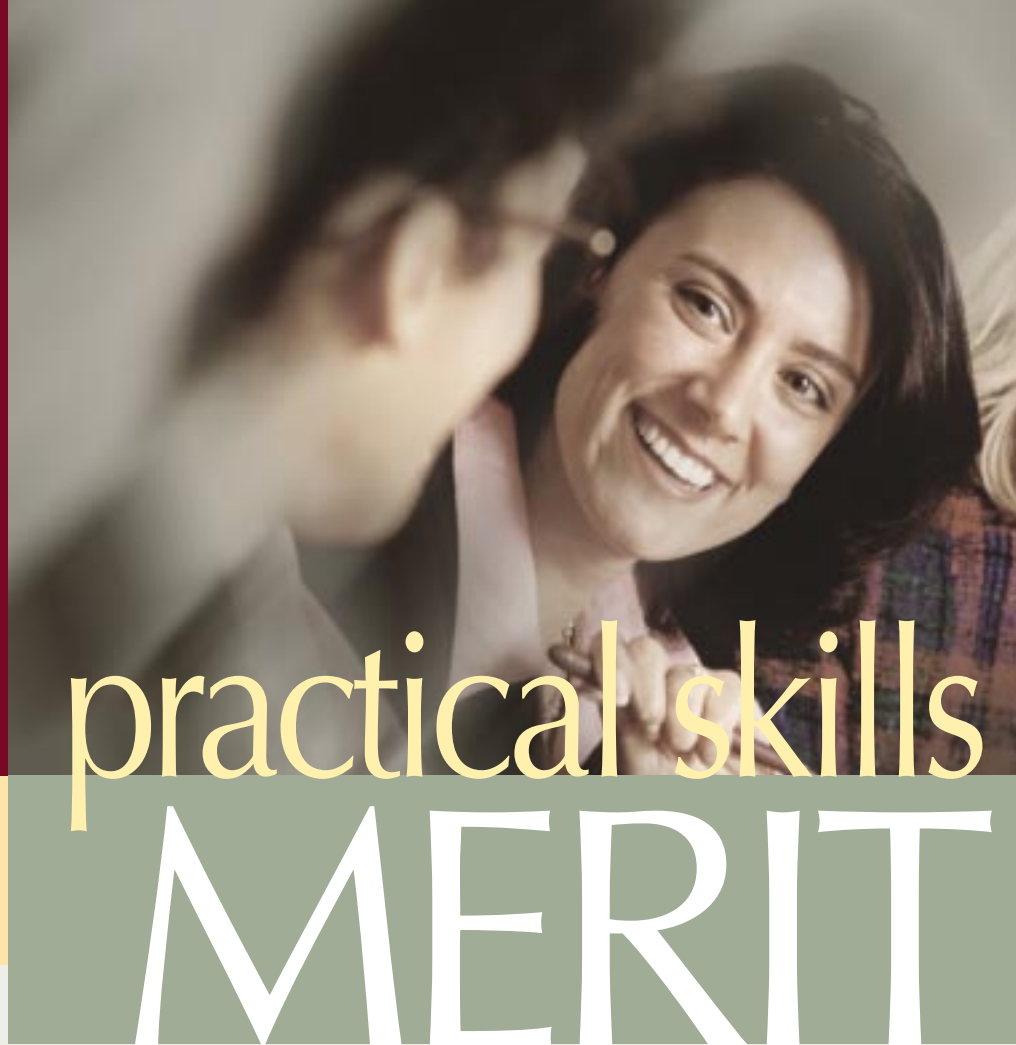
# Manage your career with **MERIT**

*Use MERIT to build leadership skills and achieve your goals.*

**CPD**Online

MERIT exams and selected courses available online.





# Learn practical skills with MERIT

## Get ahead in your credit union management career.

It doesn't just take learning to be a great leader. It takes doing. That's why the Management Enrichment Training Program (MERIT) from Credit Union National Association is the program that will get you ahead in your management career.

MERIT courses not only give you leadership knowledge, but also the practical, real-world skills that you can apply each

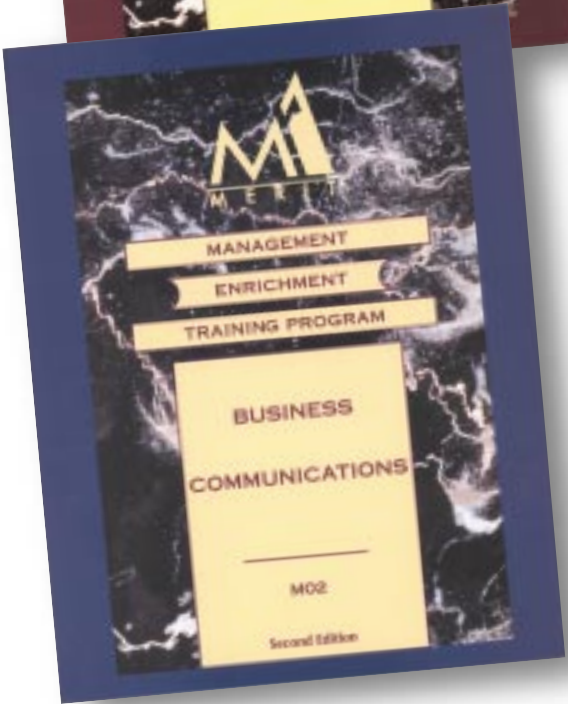
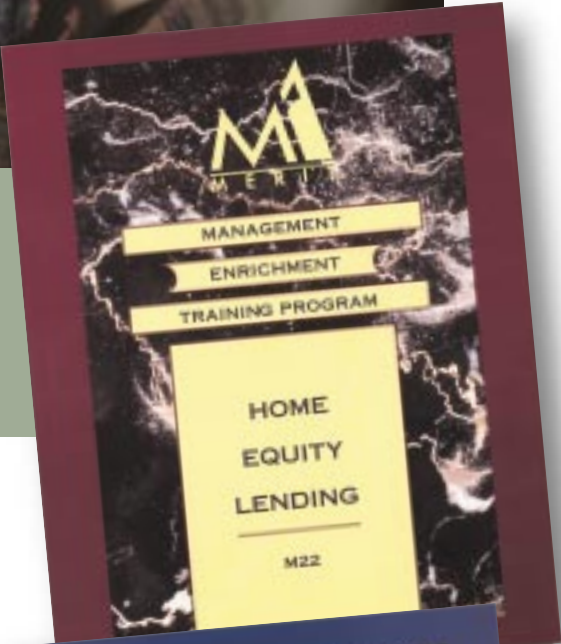

and every day in your credit union. The training is *credit union specific*, which means that everything you learn will be something immediately relevant. Something that helps you get stronger in your current job, and get further in your credit union career.

It's the kind of training that really puts you in the lead. You'll enhance your abilities in communication, team building, and much more. And you'll do it all at *your* pace.



# What does MERIT offer?

- **SELF-STUDY COURSES**  
MERIT offers 36 practical, job-specific training courses. No travel is required. You'll complete the courses at the pace and location that work best for you.
- **COURSES AND EXAMS WITH ONLINE OPTIONS**  
Online exams offer immediate feedback and 24/7 access to make testing easy. Selected MERIT courses are included in **CPD** Online memberships, providing online course options for staff. The online courses are also available for purchase individually.
- **PAPER-BASED COURSES AND EXAMS**  
MERIT courses have a student friendly, easy-to-read format and each course comes with one complimentary paper exam.
- **PROVEN EXPERIENCE**  
MERIT offers over 15 years of proven credit union training and instructional design.
- **LEADER'S GUIDES**  
Leader's guides enhance the learning experience and make it easy to conduct classroom training in your credit union.
- **CERTIFICATES AND PINS**  
Staff are rewarded for their achievements with certificates and pins after successful completion of required courses and exams.
- **COLLEGE CREDIT**  
Selected MERIT courses are recommended for college credit for students who pass proctored, college-level exams.



*MERIT modules and leader's guides are easy to follow and allow students to learn at their own pace.*

For credit union-specific

# Learning...start anywhere

Complete the courses that best meet your current training needs.

Document your learning achievements with MERIT certification...



**CREDIT UNION MANAGEMENT AWARD**  
After completion of six courses.



**SAPPHIRE AWARD**  
After completion of 12 courses.



**RUBY AWARD**  
After completion of 18 courses.



**EMERALD AWARD**  
After completion of 24 courses.



**DIAMOND AWARD**  
After completion of 30 courses.



**AMETHYST AWARD**  
After completion of 35 courses.

## ENROLLING IS EASY!

Contact your league for prices on specific courses, exams, leader's guides, and certificates. Credit unions in Alabama, Alaska, California, Nevada, Ohio, Oklahoma, and Texas should call CUNA Member Service at **800-356-8010, press 3.**

## HR MANAGEMENT

- CPD**Online M03M Recruiting, Interviewing and Selecting Employees *(Online only)*
- CPD**Online M04M Training and Orienting Employees
- M11M Compensation Systems
- CPD**Online M12M Workplace Diversity
- CPD**Online M13M Employment Law and Preventing Sexual Harassment
- M34M Career Mapping for You and Your Staff

## BUDGETING AND FINANCE

- M17M Credit Union Financial Management for Nonfinancial Executives
- M18M Asset-Liability Management for Executives
- M31M Budgeting and Accounting for Nonaccounting Managers
- M33M Financial Analysis Tools for Decision Making

## MANAGING FOR CHANGE

- CPD**Online M08M Process Improvement: Achieving Quality Together
- CPD**Online M19M Managing Change
- M20M Managing Technology

## MANAGEMENT FUNDAMENTALS COURSES

- CPD**Online M01M Fundamentals of Management
- CPD**Online M02M Business Communications
- CPD**Online M05M Delegating for Results
- CPD**Online M10M Strategic Thinking and Planning *(Online only)*
- CPD**Online M15M Interpersonal Skills: Understanding Your Effect on Others *(Online only)*
- M24M Security Administration



## PRODUCTS AND SERVICES

- M21M Credit Union Investments
- M30M Managing Financial Education Programs
- M36M Online Security

ere!

# Track

the professional development  
of your credit union staff

## Ordering MERIT is easy

### Web-Based Exams

MERIT offers users the opportunity to complete their exams online. Online exams are cost-effective and offer immediate scoring. No need to wait for test results in the mail!

- 2005 MERIT online exam pricing: \$29.50 per exam

Register for online exams at [training.cuna.org](http://training.cuna.org) and choose **CPDOnline**.

### CPDOnline

Select MERIT courses are available online with two options:

- Purchase an individual online course for just \$35.
- Or choose the **CPDOnline** membership option that best fits your needs.

### Paper-Based Courses and Exams

Contact your league for prices on courses, exams, leader's guides, and certificates. Credit unions in Alabama, Alaska, California, Nevada, Ohio, Oklahoma, Pennsylvania, and Texas should call CUNA Member Service at **800-356-8010, press 3**.

Questions about the MERIT program?

Call 800-356-9655, ext. 4131, or email [elarning@cuna.com](mailto:elarning@cuna.com)

## Experience eLearning with **CPDOnline**

**CPDOnline** will offer more than 115 credit union-specific courses and exams in 2005 that are designed to help the learner "experience learning" through interactive learning and follow-up testing. Online courses are offered in a variety of topics to meet all your training needs. Our learning management system provides tracking and reporting capabilities that show employee transcripts at the click of a button. You can even enter non-CUNA training into our system to track all your employees' learning activities.

### Membership options

Your membership includes unlimited access to all online courses, and now you have two options! **CPDOnline** offers unlimited access to over 115 courses during 2005, including the NEW CU Advance courses. **CPDOnline Unlimited** offers access to more than 115 courses PLUS UNLIMITED EXAMS! Stretch your budget and train all your staff with one training package price.

### Free trial


Sign up for a free trial and get unlimited access to **CPDOnline** courses for 30 days!

For more information, call **800-356-9655, ext. 4072**, or visit [training.cuna.org](http://training.cuna.org) and choose **CPDOnline**.

### MANAGING EMPLOYEE PERFORMANCE

- CPDOnline** M06M Managing Employee Performance
- CPDOnline** M07M Managing Teamwork
- CPDOnline** M09M Developing Exceptional Leadership *(Online only)*
- CPDOnline** M14M Managing Conflict *(Online only)*
- M25M Managing the Problem Employee
- M35M Managing Through Motivation

### MARKETING

-  M16M Leading and Managing Credit Union Sales
- M26M Marketing Management
- M27M Managing Advertising Guidelines
- M28M Developing Retail Marketing
- M32M Community Involvement and Outreach

### LENDING

- M22M Home Equity Lending
- M23M Loan Pricing
- M29M Providing Loans to Small Businesses

**CPDOnline** COURSES AVAILABLE ONLINE DURING 2005.



RECOMMENDED FOR COLLEGE CREDIT.



ALL COURSE EXAMS AVAILABLE ONLINE.

Questions about MERIT?

Call 800-356-9655, ext. 4131, or e-mail [elarning@cuna.com](mailto:elarning@cuna.com).

# Promote teamwork by enhancing your

## MANAGEMENT FUNDAMENTALS

**Recommended Audience:** Staff whose current or future job involves any type of management function.

**COURSE: M01M**  
**LEADER'S GUIDE:**  
**M01LG**

**CPD** Online

### Fundamentals of Management

Drawing on the successful experience of hundreds of managers, you will understand the basic skills for getting people to work together as a team. Learn the essential duties every manager must master — planning, staffing, directing, motivating, decision-making, and communicating.

#### COURSE CONTENTS

- Is Management for You?
- What is Expected of Managers
- What Managers Do
- Communication Skills
- Productivity: The Human Side
- Leadership
- Decision Making
- Managing Your Time
- Strategies for Success as a Manager

**COURSE: M02M**

**CPD** Online

### Business Communications

Some people say that management is skillful communication. Discover ways to build the skills for communicating your ideas and visions to staff. Understand the differences between verbal and nonverbal communication, write clearly and forcefully, hold effective meetings, set agendas that work, improve your listening and telephone skills, and deliver constructive criticism.

#### COURSE CONTENTS

- The Communication Challenge
- Effective Communication Skills and Strategies
- Communicating to Be “Heard” and Understood
- Telephone Communication
- Writing for Results
- Editing for Effectiveness
- Communicating Online
- Facilitating Meetings

**COURSE: M05M**  
**LEADER'S GUIDE:**  
**M05LG**

**CPD** Online

### Delegating for Results

Good managers must know how to get work done through others. Understand the importance of monitoring, follow-up, evaluation, delegating, and feedback. Discover the benefits delegation brings — staff motivation, team building, and the personal growth of each employee.

#### COURSE CONTENTS

- An Introduction to Delegation
- Elements of Delegation
- The Preparation Stage
- The Communication Stage
- The Monitor Stage
- The Evaluation Stage
- Management Level and Delegation

**COURSE: M10M**  
**LEADER'S GUIDE:**  
**M10LG**

**CPD** Online

(Online only)



### Strategic Thinking and Planning

Day-to-day operations keep most managers focused on immediate concerns, with little time for strategic considerations. Learn how to take the long view. Discover techniques on planning large and long-term projects, overcoming planning pitfalls, preparing viable budgets, and dealing with plan changes.

#### COURSE CONTENTS

- Introduction to Planning
- Vision
- Mission and Strategy
- Standing Plans
- Operational Planning
- Short-Term Planning
- Controlling Your Plans
- Financial Planning
- Human Resources Planning

**COURSE: M15M**  
**LEADER'S GUIDE:**  
**M15LG**

**CPD** Online

(Online only)

### Interpersonal Skills: Understanding Your Effect on Others

Your leadership role means you're in the people business. Discover ways to understand your interpersonal style and its effect on others, read nonverbal cues, know when to be flexible, and communicate effectively.

#### COURSE CONTENTS

- The Impact of Communication
- Communication Style: The Key to Understanding Ourselves and Others
- Influence with Style: Interpreting What You See and Hear
- Flexibility: The Only Characteristic More Important than Style
- Applying Style and Flexibility
- Managing with Style
- Why Don't People Listen?
- Nonverbal Messages: Reading People Like a Book
- Getting the Message Across
- How Can We Have Influence When All Goes Wrong?

**COURSE: M24M**  
**LEADER'S GUIDE:**  
**M24LG**

### Security Administration

Gain an understanding of the key aspects of administering your security program, including risk control, hiring, firing, physical security, robbery, credit card fraud, internal dishonesty, staff and member protection, and a wide range of other subjects vital to preserving safety and soundness.

#### COURSE CONTENTS

- Security Administration and Risk Management
- Hiring, Firing, and Training
- Physical Security
- Robbery
- Fraud: Cash, Checks and Share Drafts, Cards
- Internal Crime and Investigations
- Technology Security
- Protecting Staff and Members
- Disaster Planning and Recovery

## MANAGING EMPLOYEE PERFORMANCE

**Recommended Audience:** Managers, supervisors, and all staff who have management or team leader responsibilities.

**COURSE: M06M**

### Managing Employee Performance

**CPD**Online

Learn how to manage your employees as individuals and help them work at their highest level. You'll also learn job coaching, counseling, and how to evaluate performance by using specific observation and information-gathering techniques, as well as how to set fair job objectives and standards for evaluation.

#### COURSE CONTENTS

- Fulfilling Your Role as a Manager
- Understanding Employee Performance
- Measuring Employee Performance
- Coaching Employees
- Appraising Employee Performance
- Amending Employee Performance

**COURSE: M07M**  
**LEADER'S GUIDE:**  
**M07LG**

### Managing Teamwork

**CPD**Online

When your staff works together as a team, the job gets done. Discover ways to polish your leadership skills and review the latest thinking in team dynamics, team building, facilitation, evaluation, and resources.

#### COURSE CONTENTS

- What's a Team?
- Dynamics of Successful Teams
- Getting Off to a Good Start
- Developing High-Performance Teams
- Team Building
- Facilitating Team Meetings
- Identifying and Analyzing Team Performance
- The New Team Leader Role
- The Future of Teamwork

**COURSE: M09M**  
**LEADER'S GUIDE:**  
**M09LG**

### Developing Exceptional Leadership

**CPD**Online

(Online only)



This course will assist you with leadership challenges in a demanding management environment. You will learn skills for developing a progressive leadership style, encouraging staff commitment, changing leadership patterns, implementing the 10 laws of leadership, and achieving success with integrity.

#### COURSE CONTENTS

- The Art of Leadership
- The Role of Leaders in Organizations
- Leadership Styles for the 21st Century
- Encouraging Extraordinary Commitment in Followers
- Managing Change
- Developing Exceptional Leadership in Organizations
- Achieving Success with Integrity
- 10 Laws of Leadership

**COURSE: M14M**

**CPD**Online

(Online only)



### Managing Conflict

Conflict is inevitable. The effective manager knows how to keep conflict from getting personal by focusing on the core issues and moving toward resolution. Learn the tools you need to create a positive atmosphere for conflict resolution.

#### COURSE CONTENTS

- What is Conflict?
- Recognizing and Resolving Common Types of Conflict
- Communication: The Cornerstone of Understanding
- The Supervisor as Role Model
- Preparation: The Foundation of Conflict Resolution
- Acting to Resolve Conflict
- The Role of the Credit Union in Resolving Conflict
- Working Effectively with Problem Supervisors
- Working Effectively with Problem Employees

**COURSE: M25M**

**LEADER'S GUIDE:**  
**M25LG**

### Managing the Problem Employee

The workplace is filled with a healthy mix of positive and negative forces. Explore the tools and strategies to effectively reduce confusion and enhance understanding in the workplace.

#### COURSE CONTENTS

- So You Have a Problem Employee
- The Foundation of Performance Management
- Defining Great Performance Outcomes
- Identifying and Analyzing the Performance Problem
- Developing Performance Improvement Goals
- The Performance Coaching Interview
- When Your Employee Has a Personal Problem
- If You Have to Discipline

**COURSE: M35M**

### Managing Through Motivation

Motivating employees has long been a concern for managers of all organizations. What motivates one individual may not motivate another; motivation is truly individual. *Managing Through Motivation* provides practical methods that motivate and gives examples from credit unions that have developed a motivating environment. A checklist of practical motivators is also included.

#### COURSE CONTENTS

- Understanding Motivation
- Using Interpersonal Competence and Your Effect on Others
- Mastering the New Workplace
- Coaching Steps to Improved Performance
- Motivating Through Leadership
- Using Motivational Tools
- One Size Doesn't Fit All
- Building Motivated Teams
- Developing a Learning Environment

#### **FREE MANAGING THROUGH MOTIVATION E-BOOK**

The *Managing Through Motivation* e-book is a summary of MERIT M35 Managing Through Motivation. To download a free copy of the e-book visit:  
[http://training.cuna.org/self\\_study/e\\_book.html](http://training.cuna.org/self_study/e_book.html)

## HUMAN RESOURCE MANAGEMENT

**Recommended Audience:** Managers, supervisors, and all staff who deal with staffing issues or have supervisory responsibilities.

**COURSE:** M03M  
**LEADER'S GUIDE:**  
M03LG

**CPD**Online  
(Online only)

### Recruiting, Interviewing, and Selecting Employees

Keeping your credit union strong requires hiring quality people. But that demands special skills and an awareness of complex legal issues. Gain the skills you need to write job descriptions, evaluate resumes, select applicants, conduct job interviews, establish salaries, and learn legal guidelines that cover these activities.

#### COURSE CONTENTS

- The Hiring Preparation Tool Kit
- Employment Laws
- Recruitment and Hiring Policies and Procedures
- Recruitment Sources
- Job Advertisements
- Preliminary Screening Analysis
- Interview Techniques and Questions
- Interview Preparation and Delivery
- Testing and Background Investigations
- Offers and Rejections

**COURSE:** M04M  
**LEADER'S GUIDE:**  
M04LG

**CPD**Online

### Training and Orienting Employees

Gain insights on ways to orient new employees quickly and effectively by learning basic training techniques, offering helpful training materials, and conducting meaningful training sessions.

#### COURSE CONTENTS

- Setting the Stage for Training
- Getting to Know the Adult Learner
- Planning Employee Training
- Developing and Conducting Employee Training
- Orienting New Employees
- Evaluating and Monitoring Employee Training
- Creating Your Own Employee Training Program

**COURSE:** M11M  
**LEADER'S GUIDE:**  
M11LG

### Compensation Systems

Employee salary schedules can have a direct impact on staff morale and retention. You'll get helpful procedures on data gathering, job documentation and evaluation, job descriptions, market pricing, and compensation resources.

#### COURSE CONTENTS

- Credit Union Compensation
- Compensation Philosophy
- Job Analysis
- Job Documentation
- Job Evaluation
- External Competitiveness: Determining Levels Using Market Pricing
- Developing the Pay Structure
- Pay Plan Implementation and Maintenance
- Employee Benefits
- Pension Plans
- Alternative Pay Systems
- Executive Compensation
- Legal Issues

**COURSE:** M12M  
**LEADER'S GUIDE:**  
M12LG

**CPD**Online

### Workplace Diversity

Today's managers must have the skills to deal with a diverse workplace, including nontraditional employees, considerable legal restrictions, and heightened sensitivities. This module gives you these skills including changing the corporate culture, understanding nonverbal cultural cues, benefiting from conflict, building consensus, developing trust, modeling behavior, and becoming a change agent.

#### COURSE CONTENTS

- What is Diversity?
- Looking Inward
- A Paradigm Shift
- Communicating with a Diverse Work Force
- Using Conflict as a Diversity Skill
- Building Strong Cross-cultural Teams
- Coaching, Mentoring, and Career Development
- Diversity Leadership

**COURSE:** M13M  
**LEADER'S GUIDE:**  
M13LG

**CPD**Online

### Employment Law and Preventing Sexual Harassment

One-third of the court cases in some states are employment discrimination claims. These suits can have a chilling effect on staff morale and public relations. Gain insights into the range of legal issues surrounding employment discrimination and sexual harassment. You'll learn what to look for, how to structure credit union work policies, and what to do if you actually face a claim.

#### COURSE CONTENTS

- Definition of the Employment Relationship
- Sources of Employment Law
- Antidiscrimination Laws
- Antiharassment Provisions of the Antidiscrimination Laws
- Wages and Hours Law: Federal Fair Labor Standards Act
- Laws Affecting Benefits and Leaves
- Laws Affecting Health and Safety
- Workers' and Unemployment Compensation
- Laws Affecting Employee Privacy and Civil Rights
- Confidentiality and Noncompete Agreements

**COURSE:** M34M

### Career Mapping for You and Your Staff

Discover ways for your staff to plan their career, visualize future staffing needs, establish staff career development programs, and develop a mentoring program.

#### COURSE CONTENTS

- Creating a Career Plan for Yourself
- Managing Your Development
- Networking and Career Relationships
- Helping Your Staff with Career Planning
- Preparing Employees for More Responsibility
- Mentoring

## MANAGING FOR CHANGE

**Recommended Audience:** Managers, supervisors, and any staff who desire to improve their skills in managing change and process improvement within the credit union.

COURSE: M08M  
LEADER'S GUIDE:  
M08LG

CPDOnline

### Process Improvement: Achieving Quality Together

This course gives you the tools you need to make an objective review of how your credit union actually works. You'll have the skills to take a fresh look at process improvement, project teamwork, team tools, alternatives, project completion, and solutions for team problems.

#### COURSE CONTENTS

- Process Improvement: What's All the Fuss?
- Process Improvement Basics
- Organizing for Process Improvement
- Project Teamwork
- Team Dynamics
- The Teams' Tools for Process Improvement
- Putting It All Together: A PDCA Example
- Seeing the Project Through to the End
- What to Do When Things Don't Go as Planned
- Alternatives to Process Improvement Teams
- Final Words of Team Wisdom

COURSE: M19M  
LEADER'S GUIDE:  
M19LG

CPDOnline

### Managing Change

This course is based on ideas for successfully leading change. You'll learn to understand the nature of change, identify the forces of change, clarify the change of vision, manage the phases of change, understand the effects of change on stakeholders, and develop resilience and commitment. This course includes a change implementation planning template and activities designed to help credit unions evaluate their own unique change needs.

#### COURSE CONTENTS

- The Challenge of Change
- Assessing the Forces for Change
- Defining Your Change Vision
- The Organizational Change Process
- Managing the Effects of Change
- Developing Commitment to Change
- An Integrating Framework for Leading Change
- Leading Personal Change

COURSE: S20M  
LEADER'S GUIDE:  
M20LG

### Managing Technology

In this fast-changing world, effective strategic planning requires a magical ability to predict tomorrow's technology. While that may be impossible, what is required is an ability to be fast on your feet in reacting to new technologies as they become available. Understanding these technological opportunities and dealing with the rapid rate of introduction are covered in this module.

#### COURSE CONTENTS

- The Role of Technology
- Perspectives on Financial Service Technology
- The Role of Management
- Working with the Staff
- Types of Technology
- Controlling Electronic Fraud

## PRODUCTS AND SERVICES

**Recommended Audience:** Managers, supervisors, financial, and accounting staff responsible for investments and financial education programs in the credit union.

COURSE: M21M  
LEADER'S GUIDE:  
M21LG

### Credit Union Investments

This module is a guide to the portfolio management process for credit union managers. The focus is on management of investments, not as individual securities but as a cohesive portfolio designed to meet the credit union's objectives within the broader context of the entire balance sheet. Discover the tools credit union managers need to help manage the credit union's investment portfolio.

#### COURSE CONTENTS

- Risk and Return Concepts
- Measures of Risk and Return
- The Yield Curve
- Setting Investment Objectives and Policies
- Asset Allocation
- Security Selection
- Investment Types
- Portfolio Monitoring and Rebalancing
- Portfolio Management Strategies
- Investment Operations and Accounting

COURSE: M30M  
LEADER'S GUIDE:  
M30LG

### Managing Financial Education Programs

Learn the keys to building a stronger bond between the credit union and its members. Discover how to help members create a secure financial future for themselves and their families.

#### COURSE CONTENTS

- Educating Members
- Reaching the Financially Troubled Member
- Investing in Members
- Reaching Niche Markets
- Offering In-Depth Education on Key Topics

COURSE: M36M

### Online Security

Online security is one of the top concerns for both credit unions and for-profit organizations. Members look to their credit union to ensure that their financial transactions and information are secure and handled with integrity. Online security is too important to be left only to the information technology staff — everybody needs to be prepared. This course provides the tools and methods to protect your members and credit union from online security threats.

#### COURSE CONTENTS

- Your Role in Online Security
- Threats to Online Security
- Defense Against Security Threats
- Online Security Laws, Regulations, and Policies
- Communicating with Members
- Training Your Staff About Online Security

# Strengthen your decision-making skills in

## BUDGETING AND FINANCE

**Recommended Audience:** Managers, supervisors, and all staff who have an interest in understanding financial management and budget concepts to perform their duties better.

**COURSE: M17M**  
**LEADER'S GUIDE:**  
**M17LG**

### Credit Union Financial Management for Nonfinancial Executives

Here's an overview of a credit union's financial operations. This easy-to-understand module includes information on: capital adequacy, asset-liability management, cash flow forecasting, spread analysis, and ratio analysis. In addition, learn balance sheets, income statements, and risk management. A helpful glossary is included.

#### COURSE CONTENTS

- Financial Statements
- Financial Analysis
- Budget Planning
- Capitalization
- Asset-Liability Management
- Risk Management
- Cash and Liquidity Management
- Pricing and Investments

**COURSE: M18M**  
**LEADER'S GUIDE:**  
**M18LG**

### Asset-Liability Management for Executives

Here are the tools to determine credit, liquidity, and interest-rate risk — and the means to apply these tools. Learn how to track credit union performance. With regulations such as Part 703 requiring increased ALM expertise, this is a timely read. Nonfinancial staff should complete course M17 before beginning this course.

#### COURSE CONTENTS

- Understanding Asset-Liability Management
- Tracking Credit Union Performance and Identifying Risks
- Identifying, Measuring, and Controlling Interest Rate Risk
- Evaluating and Controlling Credit Risk
- Evaluating and Controlling Liquidity Risk
- Pricing Policies and the Balance Sheet
- Asset-Liability Committees (ALCOs)
- Asset-Liability Management Software

**COURSE: M31M**  
**LEADER'S GUIDE:**  
**M31LG**

### Budgeting and Accounting for Nonaccounting Managers

Helps credit union personnel better understand accounting. The course takes students step-by-step through the basic accounting process, then fills in details of accounting systems, asset accounting, liabilities, shares and reserves, budgeting and planning.

#### COURSE CONTENTS

- Accounting for Non-Accountants
- Recording Transactions and Preparing Financial Statements
- Completing the Accounting Cycle
- Accounting Systems for Credit Unions
- Accounting for Assets
- Accounting for Liabilities and Reserves
- Introduction to Budgeting — The Planning and Budgeting Cycle
- Preparing the Budget

**COURSE: M33M**

### Financial Analysis Tools for Decision Making

Learn effective ways for nonfinancial managers to use appropriate financial analysis tools to evaluate new products and services. Discover the tools needed for making decisions with financial implications for your credit union.

#### COURSE CONTENTS

- Financial Analysis in Business Decisions
- Finding Profit Points and Making Program Decisions
- Uncovering Costs and Benefits and Working with Groups
- Simple Tools for Minimizing Costs and Maximizing Benefits
- Making Decisions Using Short- and Long-Term Cost-Benefit Analysis

## What do MERIT users say about the program?

*"The MERIT program is a wonderful tool for employees who express an interest in management. These books help explore the different areas of management, and the information is presented in a way that expresses the true reasons for becoming part of the management team. MERIT is encouraging and helpful by giving life examples and ways to handle many situations. It truly gives a sense of what is expected from a team leader. Our credit union uses these books as an effective way to continue education after the STAR Program has been completed."*

- Amanda Burnett, Member Service Representative III/Loan Officer  
Credit Union of Johnson County, Kansas  
Asset Size: \$157M

# finance and marketing

## MARKETING

**Recommended Audience:** Managers, supervisors, marketing and sales staff, and others who work with marketing and sales initiatives in the credit union.

**COURSE: M16M**  
**LEADER'S GUIDE:**  
**M16LG**



### Leading and Managing Credit Union Sales

This is a comprehensive guide to developing and managing a sales and service force. Learn how to develop a sales planning system, write strategies, organize an effective sales operation, develop a sales culture, communicate with members, and evaluate your sales operation.

#### COURSE CONTENTS

- Your Role as a Sales and Service Executive
- Planning for Sales and Service
- Organizing for Sales and Service
- Leading a Sales- and Service-Focused Credit Union
- Helping Employees Embrace a Sales Environment
- Instilling a Service Culture at Your Credit Union
- Managing Member Communication
- Evaluating Sales and Service Results

**COURSE: M26M**  
**LEADER'S GUIDE:**  
**M26LG**

### Marketing Management

Practical, hands-on information to build a successful marketing program. You'll learn the basics of market research, how to prepare the marketing budget, and how to plan your program and evaluate its results. Look at the marketing function from the manager's point of view, focusing on the tools available to take the credit union story to members.

#### COURSE CONTENTS

- Defining Credit Union Marketing
- Marketing Starts with Research
- Determining the Marketing Budget
- Developing the Marketing Plan
- Evaluating Your Results
- Staffing and Outsourcing
- Marketing Challenges for the Next Century

**COURSE: M27M**  
**LEADER'S GUIDE:**  
**M27LG**

### Managing Advertising Guidelines

Provides an overview of successful advertising practices. Discover how advertising fits into the marketing function, how to create a strategic advertising plan, and how to manage the advertising budget, from both business and creative aspects of advertising.

#### COURSE CONTENTS

- Where Advertising Fits in Your Credit Union's Larger Picture
- Creating Your Strategic Advertising Plan
- Managing the Advertising Budget
- Developing and Executing Successful Sales Promotions
- The Creative Side of Advertising
- A Portfolio of Effective Advertising Idea-starters
- The Experts: Choosing and Working with Ad Agencies and Other Vendors
- New Frontiers in Advertising
- Successfully Implementing the Advertising Function

**COURSE: M28M**  
**LEADER'S GUIDE:**  
**M28LG**

### Developing Retail Marketing

Discover practical ideas to promote credit union services and learn from tried-and-true tips used by successful retailers to make their facilities, products, and services more accessible and inviting.

#### COURSE CONTENTS

- Introduction to Retail Marketing
- The Retail Market: Consumers and What Makes Them Tick
- Visual Merchandising
- Developing a Retail Marketing Strategy
- Developing a Retail Marketing Staff
- Retail Selling
- Destination Marketing
- Your Facility as a Retail Store

**COURSE: M32M**  
**LEADER'S GUIDE:**  
**M32LG**

### Community Involvement and Outreach

Describes how credit unions have an opportunity to contribute to the welfare of their communities through a symbiotic relationship that benefits both. Discover ways credit union management and marketers can enlist the aid of volunteers, board members, and staffers in the outreach effort. Learn ways to assess community needs and target projects to meet community needs and credit union goals.

#### COURSE CONTENTS

- The Importance and Scope of Community Involvement
- Community Needs Assessment
- Formulating a Social Responsibility Policy
- Deciding Who Gets Help
- Getting Recognition
- Volunteers
- Grants, Applications, and Outside Sources of Funding
- The Many Facets of Financial Education
- What Else Can We Do?
- Organizing and Sponsoring Major Special Events
- Tracking and Evaluating Your Program

## LENDING

**Recommended Audience:** Lending staff, member service representatives, supervisors, managers, sales staff, and others interested in learning about lending issues.

**COURSE: M22M**  
**LEADER'S GUIDE:**  
**M22LG**

### Home Equity Lending

Serves as a blueprint for establishing a home equity lending program, a business process review for those already offering home equity loans, and information to improve existing home equity lending practices. Includes a detailed explanation of home equity loans, regulatory compliance, reasons to offer home equity loans, risks, understanding real estate lending, strategic management decisions, loan policy, pricing, underwriting guidelines, product descriptions, and procedures.

#### COURSE CONTENTS

- Definition of a Home Equity Loan
- Regulatory Compliance
- Why Credit Unions Should Consider Home Equity Lending
- Risks in Home Equity Lending
- Staff Expertise — Understanding Real Estate Lending
- Strategic Management Decisions
- Loan Policy
- Pricing
- Underwriting Guidelines
- Product Descriptions
- Procedures

**COURSE: M23M**  
**LEADER'S GUIDE:**  
**M23LG**

### Loan Pricing

Pricing, marketing, and planning are interrelated and must be considered together. Understand how you can integrate these three areas while providing specific information on all the areas needed to price loans. Topics covered include strategic pricing, product design, the economics of pricing, cost considerations, present value, cost of funds, product tactics, and managing loan return.

#### COURSE CONTENTS

- Today's Lending Environment
- A Macro View of Strategic Pricing
- Economics of Pricing
- Cost Considerations
- Present Value as a Pricing Tool
- The Cost of Funds
- Product Tactics
- Managing Loan Return
- Risk-based Loan Pricing

**COURSE: M29M**  
**LEADER'S GUIDE:**  
**M29LG**

### Providing Loans to Small Businesses

Understand how to research the appropriate background statistics through making the final loan decision. Gain insights from the extensive information provided on documentation for processing, small business administration, asset-liability strategies, decision making, and monitoring underwriting.

#### COURSE CONTENTS

- Credit Unions and Small Business Loans
- A Product Definition
- Business Ownership
- Documentation for Processing
- Small Business Administration
- Asset-Liability Management Strategy
- Making the Decision
- Monitoring Underwriting Standards
- Servicing the Portfolio
- Developing Business Accounts



CPE "Self-Study"  
credits = 4 in  
Accounting and  
Auditing

## NASBA Registration

CUNA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN 37219-2417. Web site: [www.nasba.org](http://www.nasba.org). For information regarding administrative policies such as complaint and refund, please contact CUNA at 800-356-9655, ext. 4131.



**Continuing Professional Education Credits:** You can earn CPE credit for each self-study course that has been evaluated for credit. Not all courses have been evaluated and credits vary per course. Please refer to the course descriptions for specific credits per course. Additional modules will be added on an ongoing basis. No advanced preparation is required.

## Enrolling in MERIT is easy!

Contact your league for prices on courses, exams, leader's guides, and certificates. Credit unions in Alabama, Alaska, California, Nevada, Ohio, Oklahoma, Pennsylvania, and Texas should call CUNA Member Service at **800-356-8010, press 3.**

# Earn college credit with MERIT

Three certificate program courses carry college credit recommendations through the National Program on Noncollegiate Sponsored Instruction (National PONSI).



1. To be eligible for credit recommendations, complete the following courses:
  - **LEADERSHIP** (M09M, M10M, M16M) 2 SEMESTER CREDITS
2. Pass the proctored, college-level exams for each of the corresponding courses. (PONSI credit recommendations do not apply to the open-book exam included with the module.)
3. Share the transcripts of completed courses with your college advisor for application toward college requirements. Not currently enrolled in a college program? Call your state league or CUNA at 800-356-9655, ext. 4131, for a list of colleges in your state that usually accept PONSI credit recommendations. This information can also be found at [www.nationalponsi.org](http://www.nationalponsi.org).

Call your league for more information on credit recommendations, college-level testing requirements, or to arrange for a college-level exam. Credit unions in Alabama, Alaska, California, Nevada, Ohio, Oklahoma, Pennsylvania, and Texas should call CUNA CPD at **800-356-9655, ext. 4131**.

## TWO COLLEGES THAT HELP YOU FIT LEARNING INTO YOUR LIFE

CUNA's Center for Professional Development has developed relationships with Excelsior College and Cardinal Stritch University, national colleges that have agreed to accept credits for selected MERIT courses.



- For nearly three decades, **Excelsior College**, Albany, New York, has been providing access to higher education for adult learners. The college offers a flexible way to earn your degree. You don't attend Excelsior College. Rather, Excelsior College attends to you — combining past educational credits with a plan to earn what it takes to achieve your educational goal.

This important concept has led to more than 100,000 satisfied Excelsior College graduates. For more information, please call toll-free at 888-647-2388 or visit the Web site at [www.excelsior.edu](http://www.excelsior.edu).



- **Cardinal Stritch University**, Milwaukee, Wisconsin, is a comprehensive institution rooted in the liberal arts, providing graduate and undergraduate education to a diverse population of students of all ages. Cardinal Stritch graduates are critical thinkers, ethical decision-makers, and life-long learners.

Although the university is based in Wisconsin, online courses allow anyone with Internet access to attend Cardinal Stritch. For more information, call 800-383-3308 or visit the Web site at [www.stritch.edu](http://www.stritch.edu).

# Help your staff to stay current on compliance



CUNA offers Regulatory Training and Certification Program (RegTraC), Level One, specifically for front-line and noncompliance staff. Similar in structure to STAR, RegTraC offers a comprehensive, self-study source of up-to-date compliance information.

## REGTRAC MAKES COMPLIANCE AMAZINGLY CLEAR

- **Practical Hands-On Information**  
Level One provides a general overview of the regulations. Get practical information that will help staff apply the regulations to everyday situations and credit union operations.
- **Conveniently Self-Paced**  
RegTraC's flexibility allows staff to study when it best fits their busy schedules. All courses are self-contained in an easy-to-follow format.
- **National Recognition**  
After successfully completing each exam, students will receive an achievement certificate for that training course. When all five Level One exams are completed, students earn the Compliance Achievement Award.
- **Great for Classroom Use**  
Use RegTraC Level One as the foundation for a complete in-house training program on regulatory compliance, or incorporate it into your credit union university.

## Take charge of your future with CEP



The Certified Executive Program provides college-level education for credit union staff. Unlike any other executive-level training program in the credit union industry, CEP provides comprehensive, challenging education in the operational and management areas required for effective financial services leadership.

### CEP AT A GLANCE: PROFESSIONAL DESIGNATIONS

- Certified Credit Union Executive (CCUE)
- Certified Financial Services Professional (CFSP)

### SPECIALTY CERTIFICATIONS

- Certified Financial Management Specialist
- Certified Marketing Specialist
- Certified Human Resources Specialist
- Certified Compliance Specialist
- Certified Lending Specialist

For more information, e-mail [elarning@cuna.com](mailto:elarning@cuna.com), visit [training.cuna.org](http://training.cuna.org), or call 800-356-9655 ext. 4055 for CEP, ext. 4066 for RegTraC, or ext. 4131 for MERIT.



Credit Union National Association

PO Box 431 | Madison, WI 53701-0431



## MANAGEMENT ENRICHMENT TRAINING PROGRAM (MERIT)

*Help your managers improve performance and build leadership skills.*

### ROUTE TO:

- PRESIDENT/CEO
- VICE PRESIDENT(S)
- TRAINING/EDUCATION DIRECTOR

# What MERIT

users say about the program

"I think the MERIT program is wonderful. It's a great tool in learning some of the ins and outs of management. It also helps me train for a management position when one becomes available."

• *Patty Foster, Member Service III/Loan Representative  
Credit Union of Johnson County, Kansas  
Assets: \$158M*

"The MERIT Program has truly been a wonderful learning tool. I feel I have really expanded my education through this program. The knowledge that I have gained from these courses has helped me to better understand the different aspects of my own job as well as the jobs of my co-workers. Also, the fact that these courses can be taken at your own convenience has really been a bonus. Our president and board members have truly encouraged each employee to take advantage of this opportunity."

• *Kathy Lorick, Loan Administrator  
Carolina Collegiate FCU, South Carolina  
Assets: \$50M*

"The MERIT courses have proven to be a great asset in developing my management skills. My people skills have improved greatly by taking the communication courses. The books are easy to understand and you pick the courses that apply to your situation. If you only take away one little nugget from each course, it's worth it."

• *Donna Davis, NTX Branch Manager  
Eckerd Credit Union, Florida  
Assets: \$48M*

"The MERIT program is comprehensive and easy to understand. You will find the topics varied and relevant to today's world."

• *Doug Christy, Branch Manager  
Credit Union of Johnson County, Kansas  
Assets: \$158M*