

## 2006 Work plan

1. COMMITTED PROJECTS
  - a. Knowledge Base
  - b. Phone system
  - c. Credit Path Seminar May 8,9
  - d. Art project
  
2. PROSPECTIVE
  - a. ATM New locations
  - b. Courtesy Overdraft
  - c. Shared Branching
  - d. 2nd Floor Buildout
  - e. ITIN site for IRS
  - f. Remittance
  - g. Broker Replace financial investment advisor.
  - h. CDB migrate
  - i. Check Cashing, Cashing1%, government and payroll
  
3. BOARD
  - a. Succession
  - b. Recruitment
  
4. MEMBER SERVICES :
  - a. Creation of Call Center
  - b. Currency Dispenser and Currency Recycling equipment
  - c. More automation, less paper, more electronic archiving of member service transactions
  - d. SAFE accounts
  
5. HUMAN RESOURCES
  - a. Career paths for all employees.
  - b. Benefit Research and Cafeteria Plan.
  - c. Diversity goals mentioned to the board concerning recruitment, training, and mentoring.
  - d. Staff Interviews
  - e. Purchase and set up Time and Attendance software to streamline payroll that includes an electronic leave request system.
  - f. Update the Performance Review process with possible use of Performease, an adjunct of Compease.
  - g. Service to the Search Committee and recruitment efforts for the new CEO.
  
6. MORTGAGE
  - a. Manufactured home products
  - b. Partnering with INHS on Section 8 housing programs for low income borrowers
  - c. Green Mortgage.
  - d. Web based Mortgage application.
  - e. SONYMAE approval

7. BUSINESS LENDING
  - a. Loan portfolio to \$6 million by year end.
  - b. Launch CPL program for business loans in first quarter
  - c. Increase number of microloans to over 50
  
8. CONSUMER LENDING
  - a. Review of pricing structure (discounts, incentives, margins)
  - b. Evaluate niche programs, including loans to part time students, kids, Green loans
  - c. Evaluate high risk lending options, including lending to E paper, PayDay, Credit Repair, and Rent to Own option type loans.
  
9. VISA
  - a. Re-evaluate Debit Card processor by year end.
  - b. Automatic credit limit increases.
  
10. DEVELOPMENT
  - a. Akwesasne
  - b. CDFI award for AVF
  - c. Identify new funding strategy/sources for credit union and AVF through capitalization study, other contacts
  - d. CP local
  
11. ACCOUNTING
  - a. Program Budget / Costing quarterly.
  - b. ACH origination progress - implementing transactions.
  - c. System Conversion progress - selecting a vendor.
  
12. IT
  - a. Core processor choice
  - b. ACH origination processing.
  - c. All the financial regulators have issued opinions requiring multi-layered authentication for "high-risk transactions," defined as those involving access to customer information or the movement of funds to other parties.
  
13. VITA
  - a. Launch refunds to assets campaign.
  - b. Begin employer partnerships.
  - c. Increase number of non-members who become members.
  
14. FINANCIAL COUNSELING
  - a. Volunteers working with VITA program.
  - b. Counseling referral forms or wording into overdraft notices, delinquency and loan denial letters.
  - c. Regular articles on financial education.
  
15. MARKETING
  - a. get the MCIF running smoothly
  - b. do inhouse mailings to members using MCIF to target such things as:
  - c. debit cards with no line of credit - encourage applying for LofC

- d. a letter a month for first 3 months to new members focusing on our products and services
  - i. free billpay
  - ii. some sort of preapproval or enticement for auto loan from us
  - iii. Win more diamond awards
  
- 16. STUDENT CREDIT UNION
  - a. Create SCU branch model
  - b. Increase branch transactions, # of members, and total deposits
  - c. Begin youth VISA/debit pilot project
  
- 17. IDA
  - a. Open 10 IDA-microenterprise (with microloan) accounts
  - b. Assets for Independence--Fill remaining accounts, graduate current 29 Assets I accounts by 9/30/06 program close date.
  - c. Continue to open First Home Club accounts. Goal is 20-25 accounts
  - d. Meet compliance requirements for HUD-funded housing counseling program and grant (in cooperation with the Mortgage Dept)
  
- 18. GOFund
  - a. Identify new funding strategy/sources for credit union and AVF through capitalization study, other contacts
  
- 19. LEGAL DEPARTMENT
  - a. Close purchase and first mortgages in-house by end of March
  - b. Earn "examining counsel" fee income from title insurance policies by end of March
  - c. Supervision of collector and assistant collector positions
  - d. Explore more automated and effective collection techniques and software
  
- 20. CENTS
  - a. CENTS networking
  - b. Community Outreach for CENTS
  - c. Business Resource Guide
  - d. Reworking CENTS materials for a lower literacy level.
  - e. Operational Implementation Sheet
  - f. Agriculture and Technology Seminars
  
- 21. NEW COUNCIL
  - a. Jury duty - proposed change to jury duty payment system.
  - b. Dress Code: passed to HR, assist as needed)
  - c. Mentors for new staff
  - d. Dental & Vision Insurance, Short Term Disability
  - e. Sunshine Fund