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Kansas Corporate Credit Union
8615 W. Frazier
Wichita, KS 67212
Toll Free 800.721.2677
Local 316.721.2600
Fax 316.722.2025
www.kansascorporate.org

What's Your AIM?

2009 has definitely proven to be one of the most challenging years on record. With unforeseen expenses and new challenges leaving many credit unions wondering what their next steps should be, especially when it comes to investments. What should your investment portfolio objectives be, realistically, and what strategies should you employ to get there? For those wondering what their aim should be, we would like to introduce you to *our* AIM.

The Asset & Investment Management Service, or AIM, was developed in 1992 to assist credit unions with strategy and analytics regarding asset/liability management (ALM). Now, more than ever, credit unions are looking for guidance in these areas as they seek to boost earnings where possible and ensure not only member retention, but member satisfaction. AIM analysts provide the customized answers necessary for making informed ALM decisions. Each AIM consultation includes an in-depth look at NEV, Income Simulation and Gap & Rate Shock Analyses, presented quarterly at in-person meetings with your credit union management, and even your board and other committee members, if you so desire.

In addition, our two licensed financial analysts, who are also charged with meeting the investment needs of all member credit unions, are armed with

a vast arsenal of options to meet your specific investment product needs. Term and structured certificates are available, along with access to the bank, credit union and S&L CD market through SimpliCD, and even marketable securities through CU Investment Solutions, Inc. (ISI). Investing with Kansas Corporate ensures you get the precise investment you need, when you need it. We have the ability to customize an “off” maturity to fit perfectly into your investment ladder – just pick the day of the week, month or year. Maybe you need a special structure such as a bullet or callable - no problem! And, thanks to KCCU’s participation in the Temporary Corporate Credit Union Share Guarantee Program, you can rest assured your investments are safe and secure.



Whatever your aim, count on Kansas Corporate and our knowledgeable financial analysts to satisfy your needs with the personalized service and expertise you expect and deserve. And, if you need a little help determining what your direction should be, now is the perfect time to schedule an AIM consultation, available free of charge.

For more information on the AIM service or how our investment products can meet your yield, flexibility and liquidity needs, contact Brady McLeod, Senior Financial Analyst, at 800.721.2677 | Ext. 101, or email bradym@kansascorporate.org.

Operational Reminder Update Your Users!

Have a few of your staff members gone back to school or possibly moved into different job areas within your credit union over the last few months? Though it is always good practice to regularly monitor and update user authorities, any of the aforementioned employee changes necessitate updating user authorities in regard to some of the KCCU services and platforms utilized by your credit union.

APEX-ACH, Corporate Explorer and InterLink, Kansas Corporate's online platforms for ACH, account access and international wire transfers, are critical areas to maintain up-to-date user access and notification preferences. The maintenance forms for these platforms, as well as to indicate email addresses for each individual that should receive notifications and updates, can be found on the Communications | Forms page of our website. Corporate Explorer users can also be updated by your credit union if at least two individuals are provided Local Security Administration (LSA) functionality (see corresponding article).



If you've had a change in management recently, you may also need to update the individuals at your credit union authorized to execute and amend account agreements, by completing a new KCCU Account Resolution (also located on the Forms page).

Links to the most common forms and agreements can be found on the Forms page of our website, www.kansascorporate.org. For a current list of authorized system users at your credit union, more information on adding LSA functionality, or if you have any other questions, please contact Tonya Johnston, Operations Manager, or a Member Services Representative, at 800.721.2677 | Ext. 113 or Opt. 1, respectively, or email memberservice@kansascorporate.org.

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DIY - Local Security Administration Corporate Explorer

Don't you wish sometimes you could just take matters into your own hands? DIY – Do It Yourself – become a Corporate Explorer Local Security Administrator! Add new users, delete or update outdated logins, all without having to place a call to Kansas Corporate or complete another user authorization form!

Corporate Explorer Local Security Administrators (LSAs) control all user administration rights from their desktop, quickly and efficiently. Authorizing LSAs alleviates wait time for call-back or email notification on password and PIN resets, and gets your folks back to work as the credit union handles all these functions. Administrative functions require dual verification ensuring an extra level of security for the credit union. As such, at least two individuals must be granted LSA capabilities to securely process administrative functions. Completion of a new Funds Transfer Agreement is all that's required to authorize the appropriate individuals at your credit union...and that's just an email request away from being in your in-box.

For more information on the added convenience provided by LSA functionality, or to request a new Funds Transfers Agreement to authorize individuals at your credit union, contact Tonya Johnston, Operations Manager, at 800.721.2677 | Ext. 113, or tonyaj@kansascorporate.org.

NEW Electronic Bill Pay Solution Coming Soon!

Kansas Corporate recently partnered with MY CU® Services, an industry leader in electronic bill payment for credit unions.



Keep an eye on your inbox this fall for more information on this exciting and affordable new EBP solution.

APEX-ACH

Upcoming Changes

International ACH Transactions Take Effect This Month!

We've been talking about the new International ACH Transaction (IAT) rule changes for several months and now the implementation date is finally upon us. Rule changes officially take effect **Friday, September 18, 2009**.

IAT functionality was deployed in late July, updating APEX-ACH screens and drop-down menus with the required functionality, however IAT functions can not be selected prior to implementation. On September 18th, you will be required to utilize the new IAT options when dealing with an International ACH item.

Please review the IAT Readiness Checklist to make sure you are on target for a seamless implementation later this month. In addition, there is still time to access the training region to ensure you're ready by September 18th.

If you would like to receive additional IAT training or utilize the testing region, or have any other questions or concerns regarding the aforementioned changes, please contact Kip Poe, AAP, at 800.721.2677 | Ext. 104, or kipp@kansascorporate.org.

Back Office Replacement

APEX-ACH is scheduled to undergo a back office replacement in mid-November. This conversion should be seamless, with only minimal changes evident upon login. The main change to be aware of is the addition of the following new reports.

- Cumulative Origination Report
- Cumulative Origination Return Report
- Cumulative Receipt Report or Cumulative Receipt Merger Report*
- Cumulative Receipt Return Report
- Manual Exception Report
- Endpoint Setup Report

*Depends on set up

Detailed information on accessing, printing and saving these reports, along with report examples, is available upon request.

IAT Readiness Checklist

Before September 18, 2009

- ✓ Review the *NACHA Operating Rules* specific to IAT
- ✓ Take advantage of IAT resources and training
- ✓ Ensure ACH and core processing vendors are familiar with the *Rules* change
- ✓ Educate your staff (i.e., cash management, sales, operations, compliance, audit, member service, etc.) and SEG originators about IAT requirements
- ✓ Review downstream applications (i.e., DDA, reporting systems, automated OFAC screening, statements, online banking platforms) for ability to accept new format and processing requirements
- ✓ Review all policies (i.e., ACH operations policy, OFAC policy, business recovery plan, audit policy, management policy, risk policy, etc.) for IAT compliance and outdated references to CBR/PBR SEC codes
- ✓ Review existing agreements with ODFIs, vendors and data processors to ensure IAT compliance
- ✓ Revise pricing schedules if necessary and verify that your billing system accommodates the new IAT SEC code
 - Update all APEX-ACH forms, training manuals and reference guides with the IAT SEC code, screen shots and step-by-step instructions
 - Provide APEX-ACH system training to SEG originators
 - Update all applicable internal procedures and provide training on those procedures to staff and originators
 - Test IAT transactions with Kansas Corporate and originators

Holiday Closings

Kansas Corporate will close for the Labor Day and Columbus Day holidays on Monday, September 7, and Monday, October 12, 2009, respectively. Regular business hours will resume the following business days.

Please adjust your currency ordering schedules accordingly. Enjoy the holidays!

Chapter Meeting Resources

Several Topics Available

September brings with it the beginning of two seasons - fall and, of course, Chapter Meeting season. With many Chapters geared up and ready to go, we want to remind you of the meeting resources available from Kansas Corporate. We understand the huge responsibilities given to Chapter Officers each year and want to help wherever possible, especially with your meeting presentation needs.

Here are a few of the presentations we can facilitate...

- **Current Credit Union Trends** – An overview of credit union events and trends, comparing the performance of credit unions in your chapter to those at both local and national levels.
- **Current ALM Issues & Investment Strategies** – A look at current ALM issues, regulatory concerns and the characteristics of an exemplary ALM program.
- **“The Credit Union for Credit Unions”** – Learn the basics about Kansas Corporate; who we are and how we serve your credit union.
- **Navigating the Current Security Landscape** – An educational look at current security threats, the latest in regulatory requirements and how to secure your network.
- **Web Trends & Successful Online Marketing** – Examine Internet usage trends and the vital elements required by today’s online audience. Presented by our valued partner, SmartSource Solutions.

Don’t see what you need in the list? We can customize a presentation based upon your Chapter’s specific needs.

Contact Sarah Holt at 800.721.2677 | Ext. 122, or sarahh@kansascorporate.org, to schedule a program and speaker for your next meeting.

Contact Information

Kansas Corporate Credit Union
8615 W. Frazier
Wichita, KS 67212
800.721.2677 | 316.721.2600
Fax: 316.722.2025
www.kansascorporate.org

Executive Team

Larry Eisenhauer, President/CEO
(Ext. 108)

Kent Gleason, Executive Vice President
(Ext. 107)

Alan Weikal, Controller
(Ext. 110)

Kip Poe, VP – Information & Technology
(Ext. 104)

Please direct questions or comments to Circe Gleeson, Marketing Manager, or Sarah Holt, Business Development Representative, at 800.721.2677 | Ext. 106 or 122, respectively, or email marketing@kansascorporate.org.

KCCU Secure Mail Web Delivery

Coming Soon To Your Inbox

Kansas Corporate Credit Union takes protecting the integrity of confidential and sensitive information seriously. To further protect sensitive e-mail communications directed toward external recipients, we now utilize the Secure Mail Web Delivery Service. This easy-to-use process provides an additional layer of security by enabling us to send e-mails which can only be opened by authorized recipients who authenticate themselves. The recipient will receive an email notification containing a link to the secure email. The first time a recipient logs in to the Secure Mail Web Delivery Service, they will be prompted to set their initial password and answer security questions.

User accounts are specific to a single e-mail address. If a secure e-mail is sent to a group e-mail address, the user that registers does so for the entire group. The group’s password and the answers to the security questions should be shared with the other members of the group, so that all group members can access and read secure e-mails sent to that address.

Please direct any questions to Kip Poe, VP, Information & Technology, at 800.721.2677 | Ext. 104, or kipp@kansascorporate.org.

