

# CORNERSTONE

*The Cornerstone for Credit Union Success*



## MEMBER VALUE GUIDE





## Letter from the CEO

Dear Friends,

Cornerstone League is a multi-faceted credit union service organization committed to serving and protecting member credit unions, as well as unifying, fortifying, and sustaining the national credit union movement. Your membership grants you all the privileges and benefits offered by Cornerstone League, Cornerstone Resources, and Cornerstone Foundation.

In this Member Value Guide, you'll discover the broad spectrum of enhanced and expanded products and services that Cornerstone stands ready to deliver, including many that are fully dues-supported. As a Cornerstone member, you'll receive:

- Reliable, innovative, and strategic solutions to grow and secure your business
- Year-round knowledge and skills development to strengthen your staff and operations
- Local and national representation as your advocates in the legislative arena
- Compliance resources and assistance to help you navigate the challenging regulatory landscape
- Asset/liability management support, education, and training
- Research, analysis, and guidance about the financial services environment to help you make prudent decisions
- Professional staffing and executive search with national reach to find the right leaders to carry your credit union into the future
- Support for financial well-being through financial capability, credit union development, and disaster relief initiatives

Cornerstone's priority is unsurpassed value for your dues dollars. Our outstanding staff and experienced thought leaders are here to assist you in any way we can, and we hope this Member Value Guide gives you the insights you want for the services you need. We look forward to being your partner in success.

Sincerely,

A handwritten signature in black ink, appearing to read 'Caroline Willard'.

**CAROLINE WILLARD**  
President/CEO  
Cornerstone League



# CORNERSTONE'S VISION

*By being responsive, progressive,  
differentiated, bold, and smart,*

CORNERSTONE

**will be the most  
self-sufficient,  
dominant,  
and relevant**

trade association  
in the credit union  
movement.





# Table of Contents



## **CORNERSTONE LEAGUE**

Advocacy	4
Regulatory & Compliance	5-6
Engagement Consultants	7-9
Small Credit Union Support	10
Asset/Liability Management	11-12
Research	13-14
Education & Events	15-16
Marketing & Communications	17-18



## **CORNERSTONE RESOURCES**

Audit & Consulting	20-21
Risk Management & Compliance	22-23
Executive Search & Professional Recruiting	24-25
Information Security, Compliance & Consulting	26-27
Shared Branching	28-29



## **CORNERSTONE FOUNDATION**

Cornerstone Foundation	30-33
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# Advocacy

A key benefit to Cornerstone League membership is our steadfast advocacy on behalf of credit unions. By developing long-term legislative strategies, maintaining vigilance with regulatory agencies, keeping Cornerstone members informed of developments, and magnifying the voice of credit unions everywhere, Cornerstone League works to preserve an environment in which credit unions thrive.



\$35,037	ARCUPAC
\$114,374	CUPAC KS
\$90,127	CUPAC MO
\$76,492	OCUPAC
\$405,664	TCCUL PAC
\$721,694	Total

\*Total contributions from individuals who work at credit unions.

- Advocating for credit unions in Arkansas, Kansas, Missouri, Oklahoma, and Texas
- Political engagement
- Grassroots
- Project Zip Code
- Member Activation Program
- Political Action Committees
  - Arkansas Credit Union Political Action Committee (ARCUPAC)
  - Credit Union Political Action Committee of Kansas (CUPAC KS)
  - Credit Union Political Action Committee of Missouri (CUPAC MO)
  - Oklahoma Credit Union Political Action Committee (OCUPAC)
  - Texas Cornerstone Credit Union League Political Action Committee (TCCUL PAC)

## KEY CONTACTS



**JIM PHELPS**

Chief Advocacy Officer, EVP  
469-385-6481  
jphelps@cornerstoneleague.coop



**VICKY SALKELD DAHINDEN**

Executive Director  
Arkansas Credit Union Association  
501-683-6508  
vsalkeld@cornerstoneleague.coop



**MICHAEL MURRAY**

Executive Director  
Kansas Credit Union Association  
785-215-6532  
mmurray@cornerstoneleague.coop



**IAN DUNLAP**

Executive Director  
Missouri Credit Union Association  
314-542-1343  
idunlap@cornerstoneleague.coop



**GARRY MIZE**

Executive Director  
Oklahoma Credit Union Association  
405-996-6730  
gmize@cornerstoneleague.coop



**GILI CARTER**

Executive Director  
Texas Credit Union Association  
469-385-6488  
gcarter@cornerstoneleague.coop

# Regulatory & Compliance

The modern regulatory environment presents challenges for credit unions as new mandates create compliance burdens. Cornerstone League's regulatory and compliance team communicates with regulators, provides analysis of new proposals, assists credit unions in crafting persuasive responses to government agencies, and provides interpretation and feedback on how best to comply with existing regulations.

To help credit unions navigate the ever-changing regulatory landscape, Cornerstone has developed a comprehensive suite of dues-supported services.

**COMMENT CALLS.** Comment calls are an opportunity for interested parties such as credit unions to inform regulators of problems with the regulatory proposals that will make compliance difficult. Based on credit union comments, the regulators may modify the final regulation to make it less burdensome.

# Regulatory & Compliance

**INFORMATION CENTRAL.** Cornerstone compliance experts are only a phone call away. Call the Information Central Hotlines for regulatory guidance and assistance. For Arkansas, Oklahoma, and Texas CUs: 512-853-8515 or 800-442-5762, ext. 8515. For Kansas and Missouri CUs: 800-446-3620 or 800-442-5762, ext 8515.

**INFOSIGHT MANUAL.** Cornerstone maintains an encyclopedic guide that covers all aspects of credit union operations, including state-specific content. The Manual has hundreds of informational sections, checklists, links, and FAQs in a convenient searchable database.

**RECOVERY PRO.** This online system guides credit unions through creation, maintenance and testing of robust business continuity plans. Model content, checklists, worksheets, business process summaries and more can be customized to your credit union's operations.

**INFOSIGHT COMPLIANCE NEWSLETTER.** Cornerstone provides a weekly compliance newsletter on Fridays detailing all the latest federal and state compliance hot topics, regulatory updates, FAQs, etc.

**SUPPORT CARDS.** Cornerstone's online support cards are free to affiliated credit unions and designed to provide a quick reference for common regulatory issues such as bankruptcy, business accounts, death of a member, endorsements, garnishments, NCUSIF account insurance, OFAC compliance, unclaimed property, and many more.

**COMPLIANCE TRAINING.** Cornerstone provides in-person and virtual training on a variety of compliance matters including BSA, share insurance, deceased members, employment discrimination and harassment, and board member compliance. Many of these trainings are available at no cost to member credit unions.

**CU POLICYPRO.** The online PolicyPro database features more than 240 model policies, developed by regulatory experts specifically for credit unions, and can be customized to fit your credit union's needs.

## KEY CONTACTS



**SUZANNE YASHEWSKI**

Regulatory & Compliance Counsel  
512-853-8516  
syashewski@cornerstoneleague.coop



**NATHAN BEHNCKE**

Associate Regulatory & Compliance Counsel  
512-853-8514  
nbehncke@cornerstoneleague.coop



**KAREN BAKER**

Compliance Specialist  
314-542-1399  
kbaker@cornerstoneleague.coop



**SARAH EASLEY**

Compliance Specialist  
314-542-1383  
seasley@cornerstoneleague.coop

## INFORMATION CENTRAL HOTLINE:

AR, OK, TX: 800-442-5762, EXT. 8515 | KS, MO: 800-446-3620

# Engagement Consultants

Cornerstone League's engagement consultants are here to enhance your experience and maximize the value of your league membership.

Our primary mission is to help your credit union thrive and we strive to act as an extension of your team. Our engagement consultants have decades of experience in the financial services field assisting, consulting, and engaging with credit unions. Engagement consultants can identify the critical needs of credit unions and help implement specific strategies to fulfill those needs.

Services provided by Cornerstone engagement consultants include:

- Hands-on assistance in areas of management and operations.
- Outreach to inform and update credit unions regarding all Cornerstone initiatives, programs, services, activities, education, and training.
- Operational and financial analysis of individual credit unions by using asset/liability management techniques and providing recommendations to support the institution's financial integrity.
- Regulatory and compliance communication and assistance.
- Help credit unions comply with actions required by regulatory agencies.
- Support Cornerstone advocacy initiatives with individual credit unions.
- Help credit unions develop proper policies and procedures.
- Serve as a Cornerstone representative at chapter meetings, annual meetings, and other industry-related meetings.
- Promote Cornerstone membership to strengthen the credit union movement and its related objectives.



## Chapters Program

The Chapters Program is a forum for organizing and connecting credit union leaders and providing opportunities to network, share ideas and best practices, advance leadership skills through training and education, develop strong community relationships, and execute grassroots government relations programs that connect credit unions with lawmakers. Cornerstone's Chapter Program comprises 33 chapters around the five state region

## Asset Specific Services

Each Cornerstone credit union has an opportunity to join the Mid-Size and Large Credit Union Advisory Groups, comprised of credit union leaders from these asset segments. Each group provides an opportunity to engage directly with Cornerstone Executive Management regarding Cornerstone's strategic direction, new initiatives and activities, and also allows the credit union leaders to provide direct feedback to Cornerstone Executive Management regarding Cornerstone services and value proposition.

In addition, each asset segment will have access to dues-supported webinars, including sessions with industry thought leaders, timely and relevant compliance issues, and opportunities for in-person asset specific meetings.

## Collaboration/Mentoring

Cornerstone's Collaboration Program pairs individuals with credit union leaders to learn from and collaborate with one another. The program provides multiple collaboration approaches and opportunities to exchange operational concepts. Collaboration and mentoring encourages both aspiring and seasoned participants to grow professionally.



# Engagement Consultants



## Cornerstone Committees

Cornerstone offers opportunities for credit union leaders and staff to serve on a variety of committees based on interest, commitment, and experience. Some of the committees include:

- PAC and Governmental Affairs
- Leadership Development
- Children's Miracle Network Hospitals — CU4Kids
- International Relationships
- Innovation, Collaboration, and Engagement
- Recognition
- Regulatory Engagement
- Small Credit Union

## Councils

Cornerstone's Councils Program offers credit union employees and volunteers opportunities for networking, education, and enhancing relationships through regional credit union interaction and communication. Connect with credit union professionals and volunteers on specific topics, share ideas and best practices, learn about the latest issues facing credit unions, and prepare for tomorrow's opportunities.

- Accounting and Finance Council
- Compliance Council
- Diversity and Belonging Council
- Human Resources and Training Council
- Lending and Collections Council
- Marketing and Business Development Council
- Member Business Services Council
- Payments and Operations Council
- Technology Council
- Volunteers Council

## International Relationships

Building on past partnerships with Jamaica, Mexico and Brazil, Cornerstone now collaborates in conjunction with WOCCU to disseminate and promote individual engagement opportunities available around the globe, and also partners with them on the young professional WYCUP initiative.

## Juntos Avanzamos

Cornerstone's Juntos Avanzamos (Together We Advance) initiative has a simple goal of identifying member credit unions that have a true passion for serving the Hispanic market and empowering them to be more successful in serving this vital and important demographic. Now in partnership with Inclusiv, Juntos Avanzamos is expanding to assist credit unions that serve the greater immigrant population.

## Credit Unions Care and Community Outreach

Credit unions operate on the enduring philosophy of “people helping people” and the Seven Cooperative Principles, one of which is Concern for Community. That’s what the Credit Unions Care initiative is all about. In honor of former Cornerstone Chief Financial Officer Karen Hart, June 11 is designated as Credit Unions Care Day, during which Cornerstone employees and members are encouraged to lend their time and talents to causes that are meaningful to them. Under the banner of Credit Unions Care, credit union professionals can show their commitment in the communities they serve. Caring is what credit union people do best.

## Onboarding for Credit Unions

Credit Unions 101 is an online learning system that helps new staff learn about the credit union movement or offer a refresher to a tenured employee. Viewers can watch the four modules, each ranging from 3-10 minutes, from the comfort of their own desk. The modules include links to support materials that viewers can print.

## Young Professionals

The future of the movement depends on the ability to attract, engage, and empower young talent. Cornerstone supports and facilitates in-person and virtual programs specific to Young Professionals ages 18-40. The programs include networking opportunities, conferences, and Crash events and is a platform for collaboration, cooperation, innovation, learning, and individual growth. The Cornerstone Young Professionals are led by an inspired group of enthusiastic leaders ready to spark positive change among their peers.

For more information about the YP program visit our website at [cuyp.coop](http://cuyp.coop).



### MIKE DELKER

Credit Union Relations SVP  
469-385-6826  
[mdelker@cornerstoneleague.coop](mailto:mdelker@cornerstoneleague.coop)



### KATI BUCHANAN

Operations & Engagement VP  
469-385-6424  
[kbuchanan@cornerstoneleague.coop](mailto:kbuchanan@cornerstoneleague.coop)



### CRISTINA MARTINEZ

Credit Union Relations  
Administrative Assistant  
469-385-6403  
[cmartinez@cornerstoneleague.coop](mailto:cmartinez@cornerstoneleague.coop)



### GRETCHEN ZIEGLER

Credit Union Relations VP  
469-385-6484  
[gziegler@cornerstoneleague.coop](mailto:gziegler@cornerstoneleague.coop)



### TIM LOVELESS

Director of Solutions  
314-542-1372  
[tloveless@cornerstoneresources.coop](mailto:tloveless@cornerstoneresources.coop)



### TANA HOFFMAN

Regional Solutions Representative  
785-215-6480  
[thoffman@cornerstoneresources.coop](mailto:thoffman@cornerstoneresources.coop)



### DAYLENE WITTMAN

Regional Solutions Representative  
785-215-6529  
[dwittman@cornerstoneresources.coop](mailto:dwittman@cornerstoneresources.coop)



### SARAH BOWMAN

Engagement Consultant &  
Program Manager  
469-385-6423  
[sbowman@cornerstoneleague.coop](mailto:sbowman@cornerstoneleague.coop)



### ANGELA BECERRA

Operations Consultant & Program  
Specialist  
832-200-8716  
[abecerra@cornerstoneleague.coop](mailto:abecerra@cornerstoneleague.coop)



### ERICKA CALVILLO

Engagement Consultant &  
Relationship Manager  
469-385-6467  
[ecalvillo@cornerstoneleague.coop](mailto:ecalvillo@cornerstoneleague.coop)

## KEY CONTACTS

# Small Credit Union Support

With a large percentage of Cornerstone credit unions designated as small credit unions, the Cornerstone League has devoted many resources to ensure that they are positioned for success. Some of these services include a Small Credit Union Committee, dedicated in-house consultants, Quarterly Hot Topic Calls, and assistance through the chartering process. In addition, Cornerstone provides more than 20 online operational videos, resources like toolkits and checklists, networking opportunities, and more.

## Small Credit Union Forum

This low-cost event is designed specifically to bring essential training to small credit union CEOs, staff, and board members. The forum features industry experts focused on addressing challenges and highlighting opportunities to help smaller credit unions grow and thrive.

## No-Cost Registration for Cornerstone Conferences

As part of dues-supported services, Cornerstone-affiliated credit unions with \$12 million in assets or less are allowed free registration to two of Cornerstone's major conferences, IMPACT Annual Meeting and Council Forum and ELEVATE: Credit Union Leadership Summit.

## KEY CONTACTS



### KATI BUCHANAN

Operations & Engagement VP  
469-385-6424  
kbuchanan@cornerstoneleague.coop



### SARAH BOWMAN

Engagement Consultant &  
Program Manager  
469-385-6423  
sbowman@cornerstoneleague.coop



### ANGELA BECERRA

Operations Consultant & Program  
Specialist  
832-200-8716  
abecerra@cornerstoneleague.coop

# Asset/Liability Management

As part of your Cornerstone membership, you receive a number of helpful tools which give you guidance on the asset/liability management function. ALM is the process of ensuring that a credit union remains financially viable through adequate capital, stable earnings, sufficient liquidity, and interest-rate risk management. Our intention is to provide analysis, instruction, and education to Cornerstone member credit unions in order to promote financial well-being.

Our ALM services include both dues-supported and fee-based services.



## DUES-SUPPORTED SERVICES

### Quarterly Key Ratio Analysis Report

Based on National Credit Union Administration (NCUA) 5300 data, the Key Ratio Analysis Report is a comprehensive report analyzing key numeric trends, capital adequacy, earnings stability, asset quality, expense control, liquidity, and interest-rate risk. This report also includes an expense analysis for the credit union.

### Loan Pricing Worksheet

This worksheet will guide credit unions through the process of utilizing a market indicator combined with logical assumptions for operating expenses, loss factor, and balance adjustments to determine the credit union's cost for various types of loans.

### Peer Group Statistics for FICUs

Available quarterly, Peer Group Statistics for federally insured credit unions are helpful tools to assess operational results, monitor financial performance in key areas, and compare findings with similar-size credit unions.

### Liquidity Analysis

An Excel-driven spreadsheet enables credit unions to identify historical trends in liquidity and establish minimum acceptable needs for future liquidity, enabling credit unions to manage and monitor liquidity and maximize investment return.

# Asset/Liability Management

## FEE-BASED SERVICES

### Quarterly Key Ratio Analysis Report for CUs Outside the Cornerstone Region

Based on National Credit Union Administration (NCUA) 5300 data, the Key Ratio Analysis Report is a comprehensive analysis of key numeric trends, capital adequacy, earnings stability, asset quality, expense control, liquidity, and interest-rate risk. This report also includes an Expense Analysis for the credit union.

**All fee-based services below are available for Cornerstone-affiliated credit unions, non-affiliated credit unions, and credit unions outside the Cornerstone region.**

- Formulating Investment and/or ALM Policies
- Staff/Board Training
- Virtual Training
- ALM Webinars
- ALM Essentials Workshop
- ALM Implementation Workshop

## KEY CONTACT



### MARGOT STRONG

ALM & Financial Analysis Director  
469-385-6496  
mstrong@cornerstoneleague.coop





# Research

Cornerstone League conducts research of the financial services environment to help credit unions make prudent decisions for their future. We accomplish this by using a variety of tools, including detailed financial and economic reports, surveys, and extensive internal and external databases.

## DUES-SUPPORTED SERVICES

### Annual Compensation Survey

This survey provides vital salary and compensation data, data on turnover rates, leaves, bonuses, incentives, fringe benefits, and director compensation.

### Peer-to-Peer Reports

Based on appropriate asset-based peer groups, this quarterly report provides key financial metrics, such as total assets, total loans, net operating expense, ROA, net worth, and efficiency ratios.

### Personalized Performance Reports

This quarterly report is customized for each affiliated credit union and details its financial performance over the past quarter based on 25 vital financial metrics. The report contains asset, regional, and historical comparisons and includes an accompanying slide deck of the findings for board meetings, planning sessions, etc.

### Economic Report

Provided alongside the Personalized Performance Report, the Economic Report contains pertinent economic data and trends affecting credit unions in the U.S. overall, the central U.S. region, and the Cornerstone region. It shows, by asset category, the Cornerstone credit union leaders in 12-month loan growth, member growth, ROA, and loan shares. It also contains a special feature on topics such as yield analysis, cost of funds, inflation, and liquidity, as well as how these statistics relate to Cornerstone credit unions.

### Retail Fees Report

This semi-annual report provides information on average fees charged by banks and credit unions nationally, as well as in each of the Cornerstone states.

### S & P Global Rate Tool

Provides detailed depository and loan rate data on credit unions and banks within each of the five Cornerstone states. The data is refreshed weekly and may be downloaded.

# Research

## FEE-BASED SERVICES

### Membership Surveys

Who do your members use as their PFI? Where do your members go for loans? How satisfied are they with your customer service? What is your Net Promoter Score? The answers to these and other crucial matters impacting your credit union may be obtained through a customized membership survey.

### Employee Surveys

By gathering feedback on how employees feel about matters such as their positions, co-workers, and the credit union as a whole, employee surveys can boost employee engagement, benefitting your employees, your members, and your bottom line.

### Focus Groups

Cornerstone moderates in-depth small group discussions among members, non-members, and employees to discover participants' feelings, values, and motivations regarding topics that likely would not emerge in a survey.

### Frontline Staff Insights

This research gleans actionable data from your member-facing employees. Conducted via focus groups or one-on-one interviews, the research often yields rich and unexpected insights such as how to improve employee-member interaction, members' unspoken needs, and competitive analysis.

### Site Selection Profiles

Designed to help credit unions determine whether a target area can accommodate a new branch, Site Selection Profiles examine socio-economic and demographic characteristics, financial institution data, crime statistics, and traffic pattern data.

## KEY CONTACT



### DOUG FOISTER

Research Director  
469-385-6477  
dfoister@cornerstoneleague.coop



# Education & Events

Cornerstone League's learning and development opportunities help credit union staff and volunteers to grow under the guidance of industry experts. These cost-effective, industry-related educational opportunities are offered virtually and in person as conferences, workshops, school and certificate programs, seminars, webinars, e-learning, and on-demand training.

We offer specialty training and topics for CEOs, staff, and volunteers, including lending, bankruptcy and collections, marketing and business development, regulatory compliance, asset/liability management, and much more.

## Cornerstone Leadership Academy

The Cornerstone Leadership Academy is a one-day-per-month commitment for students, open to anyone whose credit union is a current chapter and Cornerstone member. Cornerstone Leadership Academy creates a classroom-style environment where students can explore the credit union system and leadership philosophy with seasoned professionals.

## Two Major Conferences

Cornerstone hosts two major conferences per year that feature solutions providers for all your credit union needs.

- » IMPACT Annual Meeting and Council Forum
- » ELEVATE: Credit Union Leadership Summit

## Additional Conferences

- » Governmental Affairs Conference
- » Managers Roundtable
- » Principles and Philosophy Conference
- » Small Credit Union Forum
- » Southwest Lending and Collections Conference
- » Young Professionals Conference

# Education & Events

## Southwest CUNA Management School

For more than 40 years, Southwest CUNA Management School has credentialed more than 1,000 graduates. Students experience immersive learning, which not only develops executive leadership skills and augments experience, but also ignites an inner passion and vision for personal and professional transformation.

Just a few of the benefits of SCMS:

- » Students commit to a three-year course of study while maintaining their day jobs.
- » Coursework is designed to develop and enhance leadership skills.

- » Students develop a real-life strategic plan for their credit union.
- » SCMS alumni become a valuable source of professional networking and lifelong relationships.

## CUNA CPD Certificate Programs and Proctor Exams

CPD Online provides more than 300 courses for credit union staff, managers, and volunteers. Topics include compliance, management, lending, member service, marketing, human resources, and other skill areas through interactive coursework and follow-up exams.

## KEY CONTACTS



### TAMRA GAINES

Education & Events VP  
469-385-6642  
tgaines@cornerstoneleague.coop



### JANINE MCBEE

SCMS Director  
469-385-6634  
jmcbee@cornerstoneleague.coop



### BRANDON WALKER

Events & Exhibits Director  
469-385-6426  
bwalker@cornerstoneleague.coop



### ANNA NEUNER

Event Coordinator  
913-735-2703  
aneuner@cornerstoneleague.coop



### AMBER BAILEY

Education Manager  
469-385-6639  
abailey@cornerstoneleague.coop



### JOVANI TRICHE

Education Coordinator  
469-385-6449  
jtriche@cornerstoneleague.coop





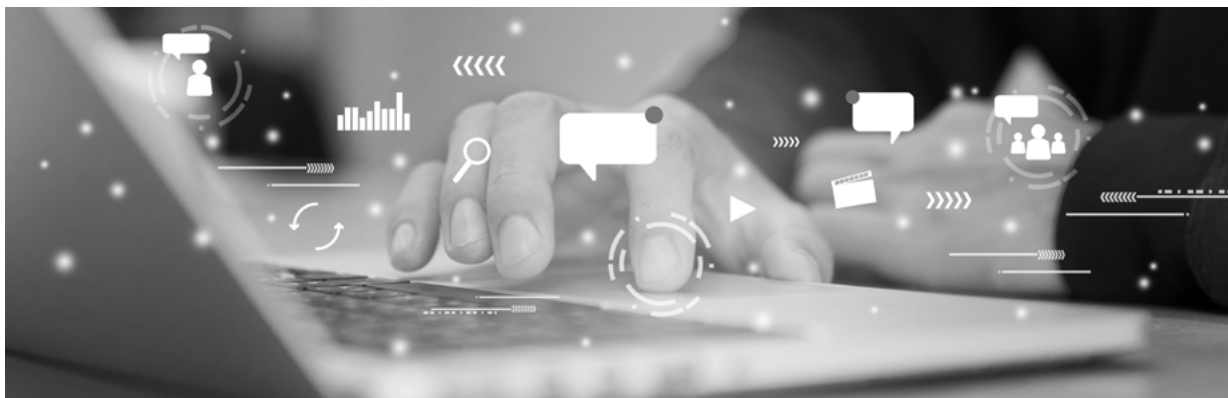
Keeping member credit unions abreast of timely, relevant information is a priority for Cornerstone and an additional value of Cornerstone membership. Driven by our mission to help our members prosper, we share credit union industry news, legislative and regulatory updates, market trends, best practices, community engagement, and information about Cornerstone products and services.

Everyone's got a story, and we're eager to tell it. Through our various publications and media channels, we share stories on professional development, credit union success, issues affecting the credit union movement, and the latest innovative solutions to help credit unions gain greater proficiency and effectiveness in serving members.

# Marketing & Communications



# Marketing & Communications



## CREDIT UNION AWARENESS

A priority for Cornerstone League is educating the public about the essential role of credit unions and promoting the credit union movement through news releases, media engagement, social media, and partnerships.

One way Cornerstone League is helping to drive consumer awareness and consideration of credit unions is through Credit Union National Association's (CUNA) multimillion-dollar initiative Credit Union Awareness campaign.

Also known as Your Money Further, this national campaign is designed to debunk consumer misperceptions about credit unions

through paid digital advertising. The campaign provides media placements at the regional level, complementing local marketing efforts by consistently reaching and engaging non-members and reinforcing its messaging at the highest level.

Campaign participants have access to customizable creative assets and receive special placement in the [yourmoneyfurther.com](http://yourmoneyfurther.com) credit union locator.

Learn more at [cornerstoneleague.coop/engagement/outreach/awareness](http://cornerstoneleague.coop/engagement/outreach/awareness) and [yourmoneyfurther.com](http://yourmoneyfurther.com). Engage with Cornerstone and its subsidiaries on Facebook, Twitter, LinkedIn, and Instagram.

## KEY CONTACTS

Submit media inquiries and article requests to [media@cornerstoneleague.coop](mailto:media@cornerstoneleague.coop).



### SYLVIA WOFFORD

Marketing & Digital Experience VP  
469-385-6471  
[swofford@cornerstoneresources.coop](mailto:swofford@cornerstoneresources.coop)



### SUSAN DYER

Communications VP  
316-206-2247  
[sdyer@cornerstoneleague.coop](mailto:sdyer@cornerstoneleague.coop)



### JESSICA WOOD

Digital & Creative  
Experience Director  
469-385-6414  
[jwood@cornerstoneleague.coop](mailto:jwood@cornerstoneleague.coop)



### TANYA DITTBERNER

Communications & Media  
Relations Director  
469-385-6626  
[tdittberner@cornerstoneleague.coop](mailto:tdittberner@cornerstoneleague.coop)



# CORNERSTONE RESOURCES

## KEY CONTACTS

At Cornerstone Resources, our goal is to be the leading provider of business solutions for the credit union community. We are a wholly-owned subsidiary of Cornerstone League and proud to be the service corporation for our member credit unions. We have the credit union knowledge, experience, and talent that aligns with our members' operations, business goals, and membership. When our members succeed, we succeed.

### BUSINESS PARTNERS

In addition to our own products and services, we engage in partnerships with highly esteemed industry providers who offer a variety of value-added opportunities for our members. We thoroughly vet their offerings to ensure the depth and scope of benefits. Once they are our trusted partners, we have every confidence in their people, products, and services.

**RYAN DOLD**

EVP & Chief Revenue Officer  
469-385-6439

[rdold@cornerstoneresources.coop](mailto:rdold@cornerstoneresources.coop)

**TRACY FLORIDA**

Partner Relations Manager  
469-385-6641

[tflorida@cornerstoneresources.coop](mailto:tflorida@cornerstoneresources.coop)

**DEANA BROWN**

Sales Support Manager  
469-385-6464

[dbrown@cornerstoneresources.coop](mailto:dbrown@cornerstoneresources.coop)

**TIM LOVELESS**

Director of Solutions  
314-542-1372

[tloveless@cornerstoneresources.coop](mailto:tloveless@cornerstoneresources.coop)

**TANA HOFFMAN**

Regional Solutions Representative  
785-215-6480

[thoffman@cornerstoneresources.coop](mailto:thoffman@cornerstoneresources.coop)

**DAYLENE WITTMAN**

Regional Solutions Representative  
785-215-6529

[dwrightman@cornerstoneresources.coop](mailto:dwrightman@cornerstoneresources.coop)

**BEN QUATTROCHI**

Regional Solutions Representatives  
210-730-1455

[bquattrochi@cornerstoneresources.coop](mailto:bquattrochi@cornerstoneresources.coop)

**CYNTHIA M GONZALES**

Regional Solutions Representatives  
281-780-7409

[cgonzales@cornerstoneresources.coop](mailto:cgonzales@cornerstoneresources.coop)

**NATALIE GRIGAR**

Regional Solutions Representatives  
281-779-7737

[ngrigar@cornerstoneresources.coop](mailto:ngrigar@cornerstoneresources.coop)



*Hands-On  
Assurance Expertise  
for Credit Union  
Success*

# AUDIT & CONSULTING

Audit and Consulting provides a portfolio of financial and compliance auditing services. Our knowledgeable professionals have extensive credit union experience. We deliver electronic reports and offer record retention that can be accessed easily through the CU Driver member portal. Following are some of our core service offerings.

## **SUPERVISORY COMMITTEE ANNUAL REVIEWS (AUDITS)**

We offer two levels of Supervisory Committee Annual Reviews (SCARs): full scope (recommended) and limited scope. Both of these financial audits use generally accepted auditing procedures with emphasis on review of the general ledger (accounting), lending, and internal controls. An additional add-on is the Member Account Verification as required periodically by regulations and bylaws.

## **BSA/CIP/OFAC COMPLIANCE REVIEW**

Credit unions must undertake an annual review of procedures and documentation relating to requirements of the Bank Secrecy Act (BSA), Customer Identification Programs (CIP), and Office of Foreign Assets Control (OFAC). Required annually per OFAC and Section 326 of the USA Patriot Act regulations.

## **INTERNAL AUDIT PROGRAM**

We offer an in-depth review of a credit union's operations with customized itinerary of areas selected for review. The frequency

of visits are selected by the credit union based on member services offered and the complexity of the operations.

## **ACH RISK ASSESSMENT**

A risk assessment is performed to assist the credit union in determining the level of risk associated with receiving and/or originating ACH transactions. Nine areas of risk are evaluated and a risk rating of low, medium or high is assigned to each risk area. The ACH risk assessment is required by NACHA operating rule under Article One, Subsection 1.2.4.

## **ACH AUDIT**

ACH audits are required by the National Automated Clearing House Association (NACHA) by December 31st of each year. Credit unions are required to conduct audits for compliance with the ACH rules according to Appendix Eight (Rule Compliance Audit Requirement). The purpose of the ACH Audit is to maintain the quality of ACH services and the satisfaction of participating financial institutions and their customers (members) by ensuring compliance.

## BUSINESS OPERATIONS CONSULTING

We can help improve the member business lending operations by performing an impact analysis that examines the effectiveness of the credit union's risk management practices and the risk profile of the commercial loan portfolio.

Individual services include:

### **Commercial Loan Annual Reviews** -

annual reviews and risk grading to determine if the credit union's MBLs are graded adequately and if additional funding is needed in the Allowance for Loan and Leases Losses account, based on risk level.

**Covenant Reviews** - conduct annual or quarterly covenant reviews to ensure compliance with the credit union's loan agreements.

**Loan Modifications** - evaluate credit union's loan portfolio or facilitate the underwriting and approval process for member business loans.

**Portfolio Risk Analysis** - review existing MBL portfolio concentrations and risk grading to determine the impact of new economic challenges. Assist in providing projections and help plan solutions to mitigate future loan losses.

**Commercial Loan Underwriting** - provide underwriting for credit unions that do not have experienced staff to underwrite member business loans.

**Document Review** - review member business loan documents to ensure they are compliant and terms are adequately being followed.

**Policy Review** - review member business loan policies to ensure they are compliant with NCUA Rule 723 and being followed in the MBL lending process.

## SPECIAL SERVICES

Special services enable us to assist with our members' commercial lending programs, accounting record reconstruction, bank reconciliation, and forensic accounting, which ensures proper reconciliation of accounts and brings credit union records current. Special services also include loan reviews, collection reviews, allowance account adequacy reviews, or specific reviews determined by management of the credit union.



## KEY CONTACT



### **CHAD STANISLAV**

Audit & Consulting Services VP

469-385-6461

cstanislav@cornerstoneresources.coop





*The Credit Union  
Benchmark for  
Operational Integrity*

# RISK MANAGEMENT & COMPLIANCE CONSULTING

Risk Management and Compliance Consulting (RMCC) provides a unique solution for credit unions to meet the ever-changing regulatory environment by offering specialized and tailored compliance services to credit unions. We are just a phone call or email away to discuss compliance issues and provide clarification.

## **RISK MANAGEMENT SERVICES AND REVIEWS**

Our experts work with you in the development, management, and maintenance of an effective compliance program. We can tailor services to meet your credit union's needs.

### **Policy Development & Review**

Major policies should be reviewed and, if necessary, updated annually. All other policies should be reviewed and updated periodically. This service allows for policy development, review, and corrections.

### **BSA/OFAC Risk Assessment**

This risk assessment should be updated every 12 to 18 months and when there are any changes to products, services, membership, etc. This risk assessment provides a comprehensive analysis of the credit union's institutional risk.

### **SAFE Act Review**

The SAFE Act requires an annual independent testing for compliance, which includes sufficient policies and procedures to address SAFE Act requirements.

### **Website Compliance Reviews**

This service provides comprehensive review of the credit union's website pursuant to current regulatory guidelines.

### **Fair Lending Review**

Fair lending prohibits discrimination in any aspect of a credit transaction and is currently a supervisory priority. Let us assess your fair lending risk.

### **Exam Remediation**

Did your credit union's last exam or audit have recommendations or findings that you need assistance in correcting? Our experts are here to assist you in all aspects of exam remediation.



## OTHER SPECIALIZED COMPLIANCE SERVICES:

- Assistance with daily BSA monitoring utilizing Verafin or another BSA software
- Vendor Due Diligence Reviews for critical and material vendors
- Remote Deposit Capture Risk Assessments
- Identity Theft/Red Flag Risk Assessments
- Compliance Monitoring Systems (CMS) Reviews
- Home Mortgage Disclosure Act Reviews
- Contact us if you need a different type of review or assistance

## AFFIRMX

AffirmX is an innovative, cloud-based risk management and compliance software solution that can simplify and streamline credit union operations, while saving you money. AffirmX lays out a path based on compliance risks and includes step-by-step guidance and ongoing support.

## COMPLYSIGHT

ComplySight provides visibility, tracking, measuring, and reporting for compliance activities, which allows credit unions to address compliance initiatives through a single application. The platform supports a state of continual readiness for audits and provides regulatory updates essential to maintaining credit union compliance. ComplySight also integrates with InfoSight and CU PolicyPro.

AffirmX and ComplySight are available for a fee. Contact us for details.



## KEY CONTACT



**MONICA VILLINES**  
Risk Management  
Compliance & Consulting AVP  
469-385-6450  
[mvillines@cornerstoneresources.coop](mailto:mvillines@cornerstoneresources.coop)



*Helping Credit Unions  
Build Exceptional Teams*

## EXECUTIVE SEARCH & PROFESSIONAL RECRUITING

Executive Search and Professional Recruiting offers a unique approach to staffing. From pre-screened video introductions to thorough sourcing and vetting processes, we deliver exceptional talent to credit unions across the nation. We act as an extension of the credit union as we advertise, screen candidates, and conduct interviews, allowing credit unions to focus on serving their members.

### EXECUTIVE SEARCH

We specialize in helping credit unions find the right executive who understands the credit union movement and brings expertise to your board, management, and staff. Our executive search team gathers intelligence from a search committee, coordinates all activities relating to the personal interview, and documents the process for your review. Our national scope enables us to discover and deliver the leaders you want to carry your credit union into the future. Our executive search process also includes:

- Conducting a background investigation
- Scheduling and coordinating digital interviews
- Coordinating travel (when applicable)
- Delivering candidate feedback
- Assisting with salary and benefits negotiations

## PROFESSIONAL RECRUITING

We specialize in credit unions' most valuable asset: people. With professional recruiting, finding the right talent is a quick and easy process via digital introductions and interviews. We offer the tools, network, methodology, and knowledge to assist credit unions in attracting and securing their next great employee, from frontline and operations staff to your management team. Here are more ways our methods help credit unions:

- Our staff are experts on credit unions and possess an insider's point of view. They understand credit unions' unique needs and the importance of a cultural fit.
- Gain efficiencies in the hiring process through a digital introduction.
- Cornerstone Resources' Professional Recruiting delivers faster service, higher-quality applicants, and a trusted partnership.



### KEY CONTACT



**MARCUS COTTON**  
Executive Search VP  
800-790-8285, ext. 8714  
[mcotton@cornerstoneresources.coop](mailto:mcotton@cornerstoneresources.coop)



*The Benchmark for  
Achieving Superior Credit  
Union Operations*

# INFORMATION SECURITY, COMPLIANCE & CONSULTING

## INFORMATION SECURITY, COMPLIANCE, AND CONSULTING

As technology changes, every credit union faces new security issues. Cornerstone Resources' Information Security, Compliance, and Consulting (ISCC) addresses these issues daily, as our experts provide guidance on compliance and best practices and perform audits, assessments, and testing. Additional benefits include:

- Reduce and better manage operational and cybersecurity risks
- Partner with an organization that only serves credit unions, promoting a better understanding of your needs
- Pay lower prices than competitors
- Earn a measurable return on investment



Our ISCC team leverages its connections with the National Credit Union Administration, Federal Bureau of Investigation, and other law enforcement entities to gather information on current and potential threats. Our experts can augment your existing team, act as your IT staff, or serve as its CIO, enabling our credit unions to focus on their members. Our technology professionals are highly qualified and include employees with certified information systems auditor designations, as well as certifications for ethical hacking to perform critical vulnerability management and penetration testing.

**Our expertise is customizable and available as needed.**

- Chief Information Officer as a Service (CIOaaS)
- Custom IT Consulting
- Cybersecurity Assessments
- Cybersecurity Audit
- Information Security Policy and Program Development
- Information Security Risk Assessment
- Penetration and Phishing Tests
- Vulnerability Assessment Testing

## KEY CONTACT



**IDREES RAFIQ, JR.**  
Information Security & Risk  
Management Consulting VP  
469-385-6799  
[irafiq@cornerstoneresources.coop](mailto:irafiq@cornerstoneresources.coop)







*Nationwide  
Transactions for Credit  
Union Members*

# SHARED BRANCHING

## SHARED BRANCHING

Shared Branching is a cooperative network of credit unions that gives your members access to their accounts from thousands of locations nationwide. Through the cooperative power of Shared Branching, credit union members can conduct financial transactions (deposits, withdrawals, transfers, loan payments, and more) where they live, work, or travel. Credit unions will retain their busy members and attract new ones by expanding their opportunities.

Credit unions can increase member engagement with the value of complementary products and services. With Shared Branching, credit unions can add new channels for profitability, while reinforcing their value as a primary financial institution.

**Explore the benefits of the following add-ons:**

## CO-OP ATM NETWORK

The CO-OP ATM Network gives credit union members the kind of financial convenience traditionally available only from big banks—all with the savings and personal service they expect from a credit union. This enables credit union members to use nearly 30,000 ATM locations nationwide—and save money, because they're all surcharge free.

## CO-OP MEMBER CENTER

Included with the Shared Branching service is the member center, which allows credit union members to access the same transactions they can access from any Shared Branching outlet, while essentially extending the hours of a credit union.



## KEY CONTACTS



**NORMA GARZA**  
Remote Transaction Resources AVP  
469-385-6827  
[ngarza@cornerstoneresources.coop](mailto:ngarza@cornerstoneresources.coop)



**MARK HOHENSTEIN**  
Director Shared Branching  
314-542-1328  
[mhohenstein@cornerstoneresources.coop](mailto:mhohenstein@cornerstoneresources.coop)



# CORNERSTONE FOUNDATION

Cornerstone Foundation is the 501(c)(3) charity of the Cornerstone League and operates on three key initiatives: financial wellness, credit union development, and disaster relief. Everything we accomplish stems from our mission to empower people to improve their financial well-being. Thanks in part to the generous support from credit unions, chapters, corporate sponsorships, Community Investment Fund investors, Cornerstone Resources, industry groups, and individual donations, we help credit unions make a difference in the lives of the members and communities they serve.

## WHAT THE FOUNDATION DOES

- Promotes financial wellness initiatives that benefit credit union members, volunteers, students, and the public at large
- Provides scholarships and grants to assist staff and volunteers with the training they need to achieve professional excellence
- Offers financial relief for staff and volunteers when disasters strike
- Helps credit unions achieve their community relations objectives through support for local partnerships
- Provides tangible results that advance public awareness, legislative issues, and the credit union philosophy, “people helping people”

## CREDIT UNION GROWTH AND DEVELOPMENT

The Foundation gives credit unions the opportunity to take advantage of training and education courses, conferences, and professional certification programs through scholarships and grants that help them achieve professional excellence. Additionally, the Foundation provides financial support for Community Development work in credit union communities, centered around the 12 Development Issues. Those grants and scholarships include, but are not limited to:

- Southwest CUNA Management School
- Partnerships with non-profit or community service organizations
- Chapters
- Hispanic outreach
- Small CU development
- Young Professionals initiatives
- CDFI assistance
- Credit Union Development Educator Program
- Financial Wellness initiatives



## CORNERSTONE DE SOCIETY

The CSCUDE Society fosters engagement among Cornerstone region Development Educators through networking opportunities, continuing education, and expanded resources.

## CHAMPIONING FINANCIAL WELLNESS

Financial wellness is the core of the Foundation's mission. We support and provide various programs, grants, training, and materials for financial wellness geared to impact all communities. To prepare our youth for adulthood and promote adult financial literacy, we empower them with the tools, information, and skills necessary to save and invest in their future. The Foundation provides grants and scholarships for programs that promote or implement financial education in schools, community-based organizations, and through credit unions.

## PREFERRED FINANCIAL WELLNESS SERVICE PROVIDERS

This program streamlines the selection process for credit unions while also enabling a give-back opportunity to the Foundation through the partnership's referral agreement. We continue to add thoroughly vetted partners including:

- BALANCE
- Best Money Moves
- Credit Mountain
- GreenPath
- KOFE (Knowledge for Financial Education)
- Money Mammals, including Art of Allowance
- Plinqit
- Sammy the Savings Rabbit

## DONOR ADVISED FUNDS

Cornerstone Foundation assists your credit union with all aspects of setting up a Donor Advised Fund. Our team will help your organization create a decision-making

committee and establish application, approval, funding, and reporting processes. We handle the compliance and administrative functions of managing your charitable donations and guide your board, financial, and legal advisors. Additionally, Cornerstone Foundation advises your credit union on using the most appropriate assets to start your fund as well as help you determine how you allocate your charitable gifts. Your credit union acts as the donor and chooses the fund's name with the ability to brand it as the credit union's own charity.

## DISASTER RELIEF FOR COMMUNITIES

The Foundation stands ready to support credit union staff and volunteers when disaster strikes. Monies from the designated disaster relief fund are distributed directly to those in need, so credit union staff and volunteers can stabilize their lives and continue to serve their members.

## BALANCED LIFE™

The Foundation has partnered with BALANCE to offer three personal finance simulations designed to help students strive to create a balanced life. The program comprises:

- Reality fair: Students participate in a reality fair for a fun and exciting simulation of what their adult spending and budgeting might be, based on career choices and lifestyle decisions.





# CORNERSTONE FOUNDATION

- Classroom simulation: achieves the same goals as the Reality Fair, only able to complete in under one hour in a classroom setting.
- Retirement Experience: an experiential learning program that helps individuals think about what kind of retirement they want to have and design a road to get there.

Having these options enables credit unions to serve and meet the needs of their community at an affordable price. Additionally, the three options share one goal of offering practical and powerful ways to help today's youth and adults learn the importance of managing a budget and preparing for retirement.

## **CU FINHEALTH™ CONFERENCE**

The Foundation has partnered with the National Credit Union Foundation and California and Nevada Credit Union Leagues to host the annual CU FinHealth Conference. This event brings together leading experts and practitioners to discuss how credit unions are measuring their members' financial health, working to improve it, and documenting the results. The conference explores the connections between financial health, physical health, technology, and advocacy.

## **FINANCIAL WELLNESS NETWORK**

To maximize the impact of financial capability throughout the Cornerstone region, the Foundation created the Financial Wellness Network, comprising credit union professionals who share a passion for empowering others to improve their financial well-being.



FICEP FINANCIAL COUNSELING CERTIFICATION PROGRAM

The Financial Counseling Certification Program (FiCEP) is an enhanced and unique training program for credit union staff that combines the convenience of a self-study program with group hands-on learning. Students learn the skills and knowledge necessary to assist and empower members to improve their financial well-being. Upon completion of the eight-module program, graduates become Certified Credit Union Financial Counselors (CCUFC).

LIFE SIMULATIONS

Life simulations are unique, hands-on experiences designed to simulate the financial and emotional distress that credit union members face when making daily and monthly life choices. During the three-hour simulation, “families” struggle to make ends meet in four 15-minute “weeks.” At the conclusion of the exercise, participants will be more aware of the daily realities of many American families.

Walking in another’s shoes is an effective way to sensitize others to the needs of low-wage working families versus traditional diversity or classroom learning.

BIZ KID\$ ENTREPRENEUR CONTEST

The Biz Kid\$ Entrepreneur Contest brings credit unions and educators together to implement the Biz Kid\$ curriculum in their classrooms. Students collaboratively create a business plan for an essential organization in their community, incorporating the entrepreneurial skills learned through Biz Kid\$. Biz Kid\$ is a financial education initiative that includes an award-winning TV series and free classroom curriculum.

KEY CONTACTS



**COURTNEY MORAN**  
Executive Director  
972-897-7915  
cmoran@cornerstonefoundation.coop



**EMILY MORENO**  
Program Director  
214-334-3397  
emoreno@cornerstonefoundation.coop



**STACI ZALE**  
Development Director  
214-455-5482  
szale@cornerstonefoundation.coop



**ANGIE LUTES**  
Administrative Coordinator  
972-832-0582  
alutes@cornerstonefoundation.coop



**BETH FALKENSTEIN**  
Impact Manager  
913-297-1472  
bfalkenstein@cornerstonefoundation.coop

**DALLAS:**

6801 Parkwood Blvd., Suite 300  
Plano, TX 75024

**AUSTIN:**

1122 Colorado St., Suite 1307  
Austin, TX 78701

**JEFFERSON CITY:**

223 Madison St.  
Jefferson City, MO 65101

**TOPEKA:**

901 SW Topeka Blvd.  
Topeka, KS 66612

**LITTLE ROCK:**

1023 West Capitol Ave.  
Little Rock, AR 72201

**OKLAHOMA CITY:**

631 East Hill St.  
Oklahoma City, OK 73105

**cornerstoneleague.coop**

800-442-5762

