

MEMBER VALUE GUIDE



CORNERSTONE

The Cornerstone for Credit Union Success

cornerstoneleague.coop



LETTER FROM THE CEO

Dear Friends,

Cornerstone League's top priority is your credit union's continued success. As a five-state league, we believe that we are united for a stronger tomorrow. Our fortified organization is paving the way for countless possibilities for our members.

Your membership allows your staff and volunteers access to all the opportunities and benefits offered by Cornerstone League, Cornerstone Resources, and Cornerstone Foundation.

This Member Value Guide outlines the broad spectrum of 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
- Comprehensive 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 for your credit union
- Support for financial well-being through financial wellness, credit union development, and disaster relief initiatives

Cornerstone's priority is unsurpassed value for your dues dollars and our experienced staff are here to assist you. 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

Cornerstone will enable its members to navigate evolving market, economic, and environmental forces to thrive and achieve the credit union mission.

CORNERSTONE'S MISSION

Advance the success
of credit unions.

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ADVOCACY

A key benefit of Cornerstone League membership is our steadfast advocacy on behalf of credit unions. Cornerstone provides advocacy in Arkansas, Kansas, Missouri, Oklahoma, and Texas, and in close coordination with America's Credit Unions at the federal level.

What we do on your behalf:

- Develop long-term legislative strategies.
- Maintain vigilance with regulatory agencies.
- Keep members informed of critical developments.
- Amplify the voice of credit unions in state and federal legislatures.
- Strive to preserve an environment in which credit unions thrive.

ADVOCACY PROGRAMS AND SERVICES

Lobbying and building relationships with lawmakers is a priority of Cornerstone. Our in-house lobbyists are the eyes and ears in each state capital, engaging with key decision makers and studying and tracking bills to understand their potential impact on credit unions.

State and federal advocacy events are important to our political engagement efforts. Cornerstone credit unions are encouraged to attend and learn more about the political process and meet key lawmakers. Opportunities include Governmental Affairs Conference and Hike the Hills in Washington, D.C., and our state advocacy events:

- » **Arkansas Legislative Luncheon**
- » **Kansas Day at the Capitol**
- » **Missouri Day at the Capitol**
- » **Oklahoma Governmental Affairs Conference**
- » **Texas Governmental Affairs Conference**

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Grassroots advocacy efforts ensure lawmakers hear directly from credit union professionals in their districts. Through programs like UNITE and advocacy trainings, we engage legislative credit union champions and provide talking points, key issue and bill summaries, and helpful guidance on how to engage with lawmakers to help set our leaders up for success.

Advocacy news and information is critical to our members. We keep you informed through publications such as state-specific Legislative Reporters and Legislative summaries, and encourage action through regulatory and action alert emails.

PAC committees and fundraising PAC committees and fundraising help us support credit union-friendly candidates from both sides of the aisle who are committed to championing our cause. Each state in the Cornerstone region has its own committee and PAC, and we offer a variety of giving opportunities throughout the year. Your contributions to a PAC lead to a greater impact with candidates than you could make as individuals.

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, analyzes 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.

INFORMATION CENTRAL HOTLINE:

Staffed by compliance experts ready to offer regulatory guidance and assistance.

CONTACT US: 800-442-5762, EXT 8515 | compliance@cornerstoneleague.coop

DUES-SUPPORTED SERVICES

InfoSight Manual. Comprehensive and searchable database with hundreds of informational sections, checklists, links, and FAQs in a convenient searchable database. Includes state-specific content.

InfoSight Newsletter. Weekly compliance newsletter detailing the latest federal and state compliance hot topics, regulatory updates, question of the week, etc. A question of the week archive is also available.

QuickComply FAQs. 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 more.

CU PolicyPro. Comprehensive database featuring more than 240 model policies, developed by regulatory experts specifically for credit unions. Can be customized to fit your credit union's needs.

Account Insurance Estimator. Allows credit unions to estimate and maximize popular types of NCUSIF coverage in members' accounts and generate a customized estimate to provide to the member.

Comment Calls. Help inform regulators of the benefits or problems of regulatory proposals. Based on credit union comments, regulators may modify the final regulation to make it less burdensome. Cornerstone also provides credit union assistance in crafting responses.

Compliance Training. In-person and virtual training including BSA, share insurance, deceased members, employment discrimination and harassment, non-resident account concerns, and board member compliance *Many are available at no cost to member credit unions.*

FEE-BASED SERVICES

Recovery Pro. Create, maintain, and test business continuity plans and customize model content, checklists, worksheets, business process summaries and more for your credit union's operations.

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 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.

See page 23 for specialized compliance offerings including risk management services and review assistance.

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ENGAGEMENT Consultants

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

We strive to act as an extension of your team, identifying critical needs of credit unions and helping implement strategic solutions.

Cornerstone engagement consultants provide:

- Hands-on assistance in areas of management and operations.
- Outreach regarding Cornerstone initiatives, programs, services, activities, education, and training.
- Operational and financial analysis of individual credit unions.
- Regulatory and compliance communication and assistance.
- Recommendations to help credit unions comply with regulatory agency requirements.
- Support for Cornerstone advocacy initiatives.
- Development of proper credit union policies and procedures.
- League representation at chapter meetings, annual meetings, and other industry-related meetings.

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Cornerstone membership allows all member credit union staff and volunteers access to league benefits and opportunities for engagement.

To ensure your credit union is making the most out of your membership, encourage your staff and volunteers to request an account on the Cornerstone website and sign up to receive our member communications. Involvement in the industry promotes collaboration among credit unions because the entire movement benefits when we share ideas and knowledge.

To provide an overview (or refresher) of the credit union difference, principles and philosophies, history, and League resources, we offer a series of Credit Union 101 videos on our website, available for any staff or volunteer. League orientations and overviews are also available for members.

ENGAGEMENT

Programs



Committees

Credit union leaders and staff have an opportunity to serve on Cornerstone committees based on interest, commitment, and experience. Some of the committees include:

- Awards and Recognition
- Innovation, Collaboration, and Engagement
- International Relationships
- Leadership Development
- PAC and Governmental Affairs
- Regulatory Engagement
- Small Credit Union

Councils

Cornerstone councils cover about every aspect of credit union operations from crunching numbers, tackling payments, and improving operations to championing social equity, inspiring creativity, and celebrating the heart of credit unions. Tap into a network of experts eager to share ideas, advice, and best practices and gain insights through targeted learning opportunities.

Young Professionals

The future of the movement depends on the ability to attract, engage, and empower young talent. With support from the Cornerstone League, Cornerstone Young Professionals are led by an inspired group of leaders ready to spark positive change among their peers ages 18-40. Programs include in-person and virtual networking opportunities, conferences, and Crash events.

Chapters

Cornerstone Chapters connect credit union leaders regionally and offer educational opportunities and activities to network, advance leadership skills, develop strong community relationships, and execute grassroots government relations programs.

Collaboration/Mentoring

Collaboration and mentoring encourages both aspiring and seasoned participants to grow professionally. This program pairs individuals with credit union leaders to learn from and collaborate with one another.



Scan the QR code for more about the Young Professionals program.



Credit Unions Care and Community Outreach

One of the credit union industry's cooperative principles is Concern for Community. 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.

International Relationships

Building on past partnerships with Jamaica, Mexico and Brazil, Cornerstone collaborates with WOCCU to disseminate and promote worldwide engagement opportunities and the young professional WYCUP initiative.

Juntos Avanzamos

In partnership with Inclusiv, Juntos Avanzamos (Together We Advance) helps empower credit unions serving Hispanic markets and the greater immigrant population to be successful in their efforts.

Sister Societies

Sister Societies are local groups of the Global Women Leadership Network (part of the World Council of Credit Unions). Members discuss credit union issues, exchange ideas, and network with neighboring credit union leaders.

Awards & Recognition

Through our annual awards and recognition programs, Cornerstone honors individuals who demonstrate a sincere passion for the cause and recognizes credit unions for their financial literacy efforts and commitment to their community and the industry.

ENGAGEMENT

Outreach & Recognition



ENGAGEMENT

Asset-Specific Support

We understand the unique challenges faced by credit unions of all sizes, and the value of engaging with your peers who may be experiencing similar situations. Credit union leaders from all asset sizes have an opportunity to engage in asset-specific benefits including:

- » Serving on committees and advisory boards for small, midsize and large asset size credit unions
- » Asset-specific meetings, webinars, trainings and resources
- » Asset-specific networking opportunities with thought leaders and peers
- » Opportunities to engage with Cornerstone staff and offer feedback

Small Credit Unions

(under \$100 million in assets)

With a large percentage of members being small credit unions, Cornerstone devotes many resources and opportunities to ensure they are positioned for success:

- » Dedicated in-house consultants
- » Live virtual networking and educational opportunities
- » On-demand library of resources (videos, toolkits, checklists, etc.) on a variety of topics
- » Free workshops and a low-cost Small Credit Union Forum

For credit unions with \$12 million in assets or less: No cost registration to two Cornerstone conferences.

- » IMPACT: Cornerstone Annual Meeting
- » ELEVATE: Credit Union Leadership Summit

Midsize Credit Unions

(\$100-\$750 million in assets)

Midsize credit unions play a critical role in our advocacy efforts, and we provide exclusive meetings with elected officials to build and solidify relationships. Dues-supported programs include:

- » Personal engagement opportunities with Cornerstone executive team members
- » Opportunities for exclusive meetings with elected officials
- » Webinars focusing on topics relevant to midsize credit unions
- » Midsize CEO Exchange Fly-in

SMALL CU KEY CONTACTS



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Large Credit Unions

(\$750+ million in assets)

Large credit unions are invited to enjoy an additional layer of engagement and advocacy opportunities. Benefits of the Large Engagement program includes:

- » Personal engagement opportunities with Cornerstone executive team members
- » Individualized, staff-facilitated lawmaker meetings and opportunities for PAC check deliveries
- » Webinars focusing on topics relevant to large credit unions
- » Large CEO Exchange Fly-in

ASSET/LIABILITY MANAGEMENT

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.

Through reports, resources and training, we provide analysis, instruction, and education to Cornerstone member credit unions to promote financial well-being.



DUES-SUPPORTED SERVICES

Quarterly Key Ratio Analysis Report

Based on National Credit Union Administration (NCUA) 5300 data, this comprehensive report analyzes key numeric trends, capital adequacy, earnings stability, asset quality, expense control, liquidity, and interest-rate risk. It also includes an expense analysis for the credit union.

Loan Pricing Worksheet

This worksheet guides 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.

Quarterly Peer Group Statistics for FICUs

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

This tool helps credit unions identify historical trends in liquidity and establish minimum acceptable needs for month-end liquidity, enabling credit unions to manage and monitor liquidity and maximize investment return.

FEE-BASED SERVICES

- Formulating Investment and/or ALM Policies for Non-Complex Credit Unions
- In-person and virtual staff/board training
- ALM Webinars
- ALM Essentials Workshop
- ALM Implementation Workshop

KEY CONTACT



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RESEARCH

To help credit unions make informed decisions, Cornerstone League conducts research using detailed financial and economic reports, surveys, and extensive internal and external databases. Following is a sample of research services we offer. For complete information, please visit cornerstoneleague.coop.

DUES-SUPPORTED SERVICES

Quarterly State-Level Peer-to-Peer Reports

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

Quarterly Personalized Performance Reports

Based on 25 vital financial metrics, this customized report details your credit union's financial performance over the past quarter and contains asset, regional, and historical comparisons. The report includes a slide deck to use during board meetings, planning sessions, etc.

Quarterly Cornerstone Economic Report

Provided alongside the Personalized Performance Report, the Economic Report contains pertinent data and trends including 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.

Semi-annual Retail Fees Report

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

Weekly S & P Global Rate Tool

Available for download, this tool provides detailed depository and loan rate data on credit unions and banks within the five Cornerstone states.

FEE-BASED SERVICES

Membership Surveys

Customized membership surveys provide insights such as where your members go for loans, who they are using as the PFI, how they feel about your customer service, and more.

Focus Groups

In-depth small group discussions among members, non-members, or employees can reveal important feelings, values, and motivations that may not emerge in a survey.

CUSTOMER SURVEY

Thank you for your time. Your feedback helps us understand what you think.

Questions: 1 of 7

Please tell us a bit about you

Gender: ☐ F ☐ M

Age group: ☐ 18-23 ☐ 24-30 ☐ 31-45 ☐ 46-60 ☐ 61-80 ☐ 81 and over

Income level: ☐ \$30k or less ☐ \$30k - \$50k ☐ \$50k - \$100k

Please rate your experience with our product

	Very bad	Bad	Neutral
Shopping on the website			
Speed of delivery			
Quality of packaging			
Design and appearance of the product			
Usage experience			
Value for price			
Quality of the product			

How likely is it that you would recommend our product to a friend or colleague?

0% 100%

NEXT QUESTION

KEY CONTACT



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EDUCATION & EVENTS



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

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

Two Major Conferences

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

- » IMPACT: Cornerstone Annual Meeting
- » ELEVATE: Credit Union Leadership Summit

Additional Conferences

- » Compliance & Audit Forum
- » C-Suite Summit
- » Manager's Roundtable
- » Principles & Philosophy Workshop
- » SHIFT: Lending & Collections
- » Small Credit Union Forum
- » Young Professionals Conference



cuLEAD Academy

Designed with a clear focus on educating and developing credit union leaders, the cuLEAD Academy elevates students through innovative courses, assignments, team engagement, and a strategic capstone project. If you are on the pathway to Southwest Credit Union Management School, this 9-month hybrid program is a great first step in a leadership journey.

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Southwest Credit Union Management School

Southwest Credit Union Management School

For more than 50 years, Southwest Credit Union Management School has credentialed more than 1,400 graduates. Students experience immersive learning, which develops executive leadership skills and ignites an inner passion and vision for personal and professional transformation.

Here are a few of the benefits of SCMS:

- » The hybrid format allows leaders to manage professional and personal responsibilities.
- » Coursework is designed to develop and enhance leadership skills.

- » Students develop a real-life strategic plan for their credit union.
- » Attendees build lifelong relationships and professional connections.

**For complete information
about education and
events, scan the QR code.**





Keeping member credit unions abreast of timely, relevant information is a priority for Cornerstone and an additional value of Cornerstone membership. We keep you informed of credit union industry news, legislative and regulatory updates, market trends, and best practices.

We share professional development opportunities, products and services offerings, and the latest innovative solutions to help credit unions gain greater proficiency and effectiveness in serving members.

Publications and Channels

- » Cornerstone website
- » Resources blog
- » InfoSight Newsletter
- » Leaguer newsletter
- » State Legislative Reporters
- » plus more

Credit Union Awareness

We educate the public about the essential role of credit unions and promote the credit union movement through media engagement, social media, and partnerships.

Follow and connect with the League, Resources, Foundation and our Young Professional program on our social channels.

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CORNERSTONE RESOURCES

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.

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AUDIT & CONSULTING

Audit and Consulting employs knowledgeable professionals with 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 REVIEW (SCARS) AGREED UPON PROCEDURE REVIEWS

Review the credit union's records to ensure accuracy based on agreed-upon procedures outlined in the engagement agreement with the Supervisory Committee, emphasizing the credit union's general ledger (accounting), lending, and internal controls.

ACH AUDIT

Required by the National Automated Clearing House Association (NACHA) by Dec. 31 of each year, 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.

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).

INTERNAL AUDIT PROGRAM

Our Internal Audit Program is designed to aid your board of directors and supervisory/audit committee in performing their basic duties as volunteers. The thoroughness of our Internal Audit Program depends on the type of visits you require, the member services you offer, and the complexity of your operation.

BUSINESS OPERATIONS CONSULTING

We can assist with our members' accounting record reconstruction, bank reconciliation, and forensic accounting, which ensures proper reconciliation of accounts and brings credit union records current. Our services also include loan reviews, collection reviews, core conversions accounting assistance, Current Expected Credit Losses (CECL), methodology assistance and evaluation, or specific reviews determined by management of the credit union.

Individual services include:

Commercial Loan Annual Reviews

Reviews and risk grading can 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.

Training and Program Development

We can provide commercial lending underwriting, portfolio monitoring, and program development training for your staff.

Policy Review

Ensure your MBL policies are being followed and are compliant with NCUA Rule 723.



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*The Credit Union
Benchmark for
Operational Integrity*

RISK MANAGEMENT & COMPLIANCE CONSULTING

Risk Management and Compliance Consulting (RMCC) delivers distinctive and customized solutions for credit unions remotely or onsite. Our experts collaborate with you in developing, managing, maintaining and supporting an efficient compliance program.

ACH RISK ASSESSMENT

A risk assessment is required by the National Automated Clearing House Association (NACHA). Regular risk assessments can proactively manage risk, protect your credit union's reputation, and ensure smooth operations of ACH services.

BSA/OFAC RISK ASSESSMENT

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

EXAM REMEDIATION

If your credit union's recent exam or audit had recommendations or findings requiring assistance, our experts are ready to help you with all aspects of exam remediation.

FAIR LENDING REVIEW

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

POLICY DEVELOPMENT & REVIEW

While major policies should undergo an annual review and update, if necessary, all other policies should be reviewed and updated periodically. Our service facilitates policy development, thorough reviews, and necessary corrections.

SAFE ACT REVIEW

The SAFE Act mandates an annual independent compliance testing, encompassing robust policies and procedures to address SAFE Act requirements.

WEBSITE COMPLIANCE REVIEWS

Website compliance reviews offer a thorough review of credit union's websites in accordance with regulatory guidelines.

CUSTOMIZED COMPLIANCE SERVICES

The Risk Management team provides customized solutions to meet your credit union's unique risk profile. Our services include daily BSA monitoring using platforms like Verafin, comprehensive vendor due diligence, and in-depth risk assessments or reviews for areas such as remote deposit capture, identity theft, wire transfers, CMS, and HMDA.

We can also develop specialized risk assessments, reviews, and training tailored to your credit union's requirements.

Cornerstone offers additional fee-based products including Affirmx, ComplySight and Recovery Pro, along with dues-supported compliance services. See pages 6-7 for more.



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EXECUTIVE SEARCH & PROFESSIONAL RECRUITING

*Helping Credit Unions
Build Exceptional Teams*

Executive Search and Professional Recruiting (ESPR) offers a unique approach to staffing. 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. 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.

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 leaders who can 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. 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. Through a Cornerstone Resources' Professional Recruiting trusted partnership, you will:

- Gain efficiencies in the hiring process
- Enjoy faster service
- Attract higher-quality applicants a trusted partnership.



KEY CONTACT



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*The Benchmark for
Achieving Superior Credit
Union Operations*

INFORMATION SECURITY, COMPLIANCE & CONSULTING

As technology changes, every credit union faces new security issues. Cornerstone Resources' Information Security, Compliance, and Consulting (ISCC) experts can provide guidance on compliance and best practices and perform audits, assessments, and testing.

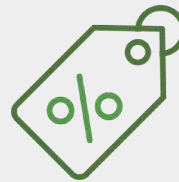
Why Choose Us?



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 vCIO. 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.

- Virtual Chief Information Officer (vCIO)
- Custom IT Consulting
- Cybersecurity Audit with GLBA and NCUA Focus
- GLBA Compliance Information Security Risk Assessment and Policy & Program Development
- Network Vulnerability and Penetration Testing (NVPT) with Social Engineering
- Comprehensive Outsourced 24/7 Human-Supported Enterprise-Level MSSP (managed security services provider)
- Real-Time Intelligence Sharing and Analysis

KEY CONTACT



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SHARED BRANCHING

Shared Branching is a cooperative network of credit unions that gives your members access to their accounts from thousands of locations nationwide. Credit union members can conduct financial transactions (deposits, withdrawals, transfers, loan payments, and more) where they live, work, or travel.

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—all surcharge free.

CO-OP MEMBER CENTER

Included with the Shared Branching service is the member call center, which allows credit union members to perform some of the same transactions as a Shared Branching outlet, while essentially extending the hours of a credit union.

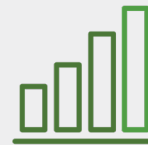
Value of the Shared Branching Network



Drive foot traffic into your lobby



Keep underperforming branches open



Gain additional revenue and earn income from transactions



Offer members convenience with access to more locations



Retain members through nationwide reach without a national brick-and-mortar investment



Enhance the national image of credit unions by providing additional access points

KEY CONTACTS


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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.

Thanks in part to the generous support from credit unions, chapters, corporate sponsorships, Community Investment Fund Investors, Cornerstone League, Cornerstone Resources, industry groups, and individual donations, we help credit unions impact the lives of the members and communities they serve, and advance public awareness, legislative issues, and the credit union philosophy of “people helping people.”

WHAT THE FOUNDATION DOES



CHAMPIONING FINANCIAL WELLNESS

Promotes financial wellness initiatives.



CREDIT UNION DEVELOPMENT

Provides scholarships and grants to help staff and volunteers achieve professional excellence, and help credit unions increase their corporate social responsibility footprint.



DISASTER RELIEF FOR COMMUNITIES

Offers financial relief for staff and volunteers when disasters strike.



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 and ages including programs through credit unions, schools, and community-based organizations.

Preferred Financial Wellness Service Provider Program

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 Habitudes
- Money Mammals, including Art of Allowance
- Plinqit
- Sammy the Savings Rabbit

BALANCED LIFE™

BALANCE offers three personal finance simulations; a reality fair, classroom simulation and retirement experience. These simulations help students strive to create a balanced life and learn the importance of managing a budget and preparing for retirement.

CUFINHEALTH™

CU Finhealth™ Conference

A collaboration between the Cornerstone Foundation, the National Credit Union Foundation, and California and Nevada Credit Union Leagues, this annual event discusses how credit unions are measuring, improving and documenting their members' financial health and explores the connections between financial health, physical health, technology, and advocacy.

Financial Wellness Council

The Foundation created the Financial Wellness Council to connect credit union professionals who share a passion for empowering others to improve their financial wellbeing.

Life Simulations

Walking in another's shoes is an effective way to sensitize others to the needs of low-wage working families. During this three-hour simulation, "families" struggle to make ends meet. At the conclusion of the exercise, participants will be more aware of the daily realities credit union members face when making life choices.

Fundraising Events



WORKSHOP



Professionals learn the history and social purpose of credit unions and how these foundational concepts can be integrated in everyday operations.



CORNERSTONE FOUNDATION

FiCEP Financial Counseling Certification Program

This unique training program for credit union staff combines the convenience of a self-study program with group hands-on learning. Students learn 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).



CREDIT UNION DEVELOPMENT

Grants and Scholarships

Credit unions (and Cornerstone chapters) can apply for grants and scholarships for training and education courses, conferences, and professional certification programs, as well as community development work in their communities. A partial list of grants and scholarships include:

- Southwest Credit Union Management School
- Partnerships with non-profit or community service organizations
- Hispanic outreach
- Small CU development
- Young Professionals initiatives
- CDFI assistance
- Credit Union Development Educator Program
- Financial Wellness initiatives
- Cornerstone League and industry events, webinars, etc.


**CORNERSTONE FOUNDATION
DE Society**
Cornerstone DE Society

The CSCUDE Society fosters engagement among Cornerstone region Development Educators (CUDE) and Certified Credit Union Cooperators (CCUC) through networking opportunities, continuing education, and expanded resources.


**CORNERSTONE FOUNDATION
Friends of the
Foundation**
Friends of the Foundation

Eligible credit unions will have the opportunity to add the Cornerstone Foundation as an Affiliate Association to their field of membership. By doing so, all 'Friends of the Foundation' members will be eligible to join the credit union.

Donor Advised Funds

Cornerstone Foundation assists your credit union with all aspects of creating a Donor Advised Fund including the compliance and administrative functions. Our team guides your board, financial, and legal advisors on using the most appropriate assets to start your fund and helps 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.

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MEMBER VALUE GUIDE

WITH OFFICE LOCATIONS IN:

Little Rock, Arkansas

Topeka, Kansas

Jefferson City, Missouri

Oklahoma City, Oklahoma

Austin, Texas

Dallas, Texas (corporate office)

REV. 08.2024



CORNERSTONE

The Cornerstone for Credit Union Success

cornerstoneleague.coop