



2015

ANNUAL REPORT INTERNATIONAL COLLABORATION IN EDUCATION

Building a Stronger Global Credit Union Community through Partnerships, Immersion Training, Regional Workshops and Volunteer Outreach

Victor Corro

Vice President, Member Services

Thomas Belekevich

Program Manager, International Training

Will Harris

Program Specialist



**World Council
of Credit Unions**

EXECUTIVE SUMMARY

In 2015, WOCCU expanded opportunities for credit unions to collaborate, exchanging best practices, successful experiences and innovative ideas through a variety of formats, including partnership agreements, immersion training, regional workshops and volunteer outreach. These activities demonstrate the power of collaboration and credit unions' willingness to support education and training through the principle of cooperation among cooperatives.

The global credit union movement faced numerous common challenges in 2015 arising from the ever-changing regulatory, demographic, economic and technological landscapes. There are limitless opportunities to address these challenges through collaboration and engagement. This year, the title of this report has been changed to "International Collaboration in Education," recognizing that that our impact is due in large part to the willingness of credit union leaders like you to share your experience. Your commitment to international engagement represents a positive force in support of our common goal to build better communities.

Engagement took many forms this year, and our impact was significant. In 2015, WOCCU oversaw the signing of one new partnership and facilitated **12** solution-focused **PARTNERSHIP** exchanges in **10** countries around the world. Our **IMMERSION TRAINING** programs provided opportunities for **259** international participants to connect directly with more than **167** executive ambassadors at more than **41** hosting credit union organizations in the United States. WOCCU held **REGIONAL WORKSHOPS** in both Colombia and Costa Rica in 2015, where nearly **300** credit union executives and volunteers gained experience from leaders in the fields of payments systems, technology and lobbying and advocacy. In addition, WOCCU sent **10 VOLUNTEERS** into the field to destinations as wide ranging as Paraguay and Korea, where they shared expert knowledge at national or regional congresses, workshops, conferences and annual meetings.

WOCCU's engagement activities received wide coverage in trade press and social media in 2015. Expanding media exposure is an increasingly important element of our strategy. As we share practical solutions to our common challenges, we will continue to highlight the important role of collaboration in demonstrating the credit union difference and creating international goodwill between financial cooperatives and the communities they serve.

THANK YOU TO OUR CREDIT UNION HOSTS, VOLUNTEERS AND EXECUTIVE AMBASSADORS for your willingness to share your passion, experience and success with dedicated visitors from around the world.

THANK YOU TO OUR INTERNATIONAL PARTICIPANTS for your adventurous spirit and for allowing WOCCU the opportunity to support your quest for knowledge through international engagement.

AND LASTLY, THANK YOU TO ALL OF OUR DONORS for supporting our efforts to build better



INTERNATIONAL PARTNERSHIPS

16 ACTIVE PARTNERSHIP
AGREEMENTS

1 NEW PARTNERSHIP
ESTABLISHED IN 2015

37 SUPPORTERS
CONTRIBUTING OVER
\$230,000

12 SOLUTION-FOCUSED
EXCHANGES IN 2015

BAHAMAS BCLIBL ↔ COOPERATIVE CREDIT UNION ASSOCIATION

BELIZE BCUL ↔ CATALYST CORPORATE FEDERAL CREDIT UNION

BRAZIL SICREDI ↔ CORNERSTONE CREDIT UNION LEAGUE

COLOMBIA FECOLFIN ↔ MARYLAND AND DC CU ASSOCIATION

COSTA RICA FEDEAC ↔ LEAGUE OF SOUTHEASTERN CUS

DOMINICAN REPUBLIC AIRAC ↔ WISCONSIN CU ASSOCIATION

ESTONIA EUCC ↔ VIRGINIA CREDIT UNION LEAGUE

GUATEMALA FENACOAC ↔ CA/NV CREDIT UNION LEAGUE

JAMAICA JCCUL ↔ CORNERSTONE CREDIT UNION LEAGUE

MOLDOVA CASCA ↔ IDAHO CREDIT UNION LEAGUE

PERU FENACREP ↔ ASSOCIATION OF VERMONT CREDIT UNIONS

POLAND NACSCU ↔ GEORGIA CREDIT UNION AFFILIATES

PUERTO RICO ↔ NEW YORK CREDIT UNION ASSOCIATION

ROMANIA FEDCAR ↔ OHIO CREDIT UNION LEAGUE

RUSSIA RCUL ↔ LOUISIANA CREDIT UNION LEAGUE

TRINIDAD & TOBAGO CCULTT ↔ CU LEAGUE OF CONNECTICUT

INTERNATIONAL PARTNERSHIPS

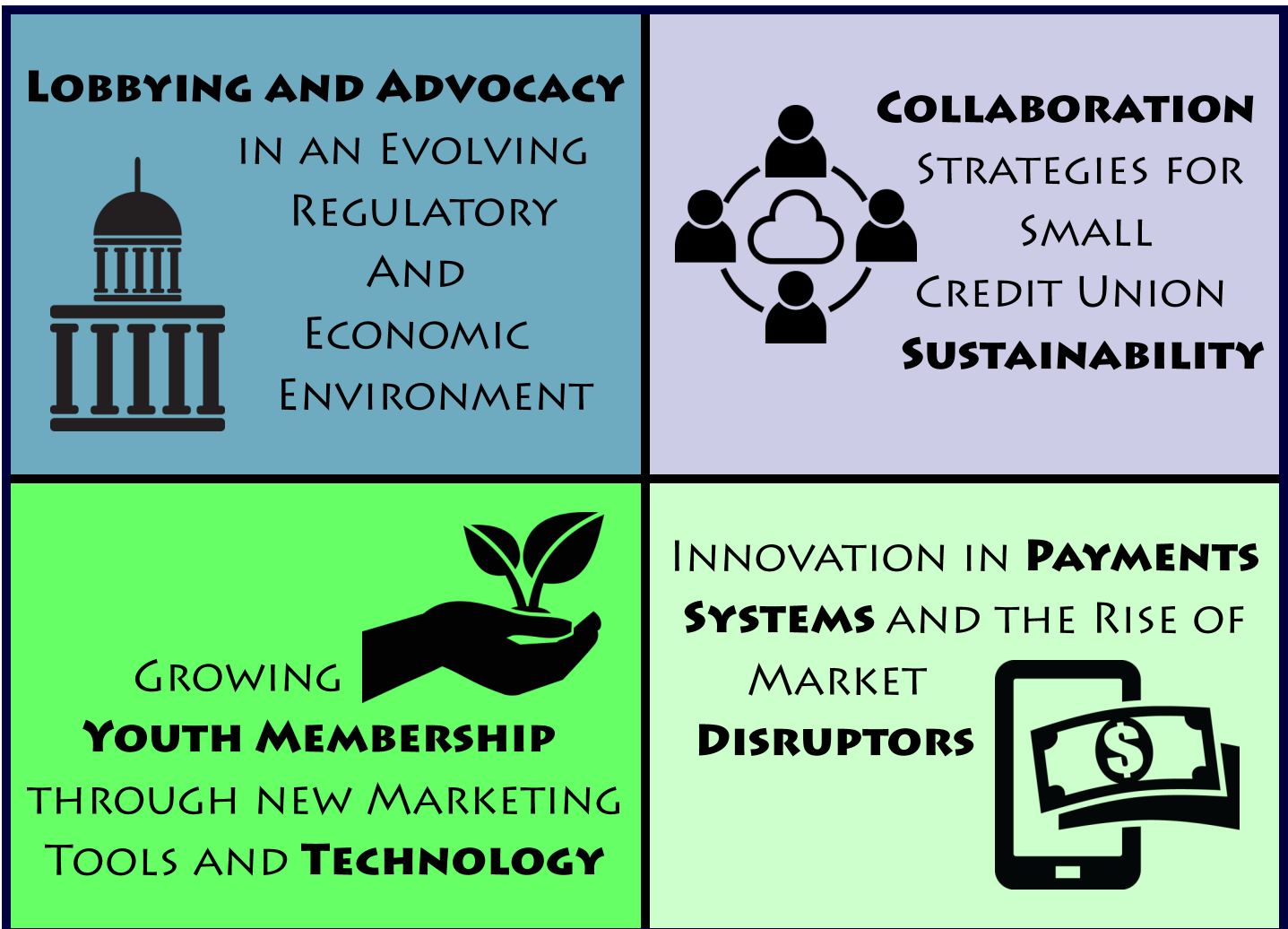
NEW PARTNERSHIP IN 2015

MOLDOVA CASCA ↔ IDAHO CREDIT UNION LEAGUE AND AFFILIATES

In April, the Moldovan Central Association of Savings and Credit Associations and the Idaho Credit Union League and Affiliates signed a new partnership agreement. The partnership will focus on helping Moldovan credit unions navigate regulatory reform, bolster youth membership, and implement savings growth strategies. The organizations will visit again in early 2016 to explore marketing support for bolstering awareness and participation in the credit union movement.

WOCCU has planted the seeds for several additional partnerships that we will be nourishing in 2016.

COMMON CHALLENGES IN PARTNERSHIP EXCHANGES



INTERNATIONAL PARTNERSHIPS

PARTNERSHIP ACTIVITIES IN 2015

BELIZE CREDIT UNION LEAGUE ↔ CATALYST CORPORATE FCU

Brent Smith of Catalyst Corporate Federal Credit Union travelled to Belize in October to present on enterprise risk management—including interest rate risk, liquidity risk and cyber risk—at a Belize Credit Union League conference. Mr. Smith visited several local credit unions and discussed strategies for addressing the shared challenges facing credit unions in Belize and the United States.

BRAZIL SICREDI ↔ CORNERSTONE CREDIT UNION LEAGUE

In September, a delegation of 11 young professionals from SICREDI attended the Cornerstone League's Leadership Conference then spent a full week immersed in credit union operations at Texas Workforce, United SA, River City and Generations Federal Credit Unions in the San Antonio metro area. This exchange is a continuation of the multi-year *International Internship for Future Credit Union Leaders* facilitated between SICREDI and Cornerstone, where young professionals work side-by-side with their international counterparts, exploring marketing strategies, exchanging innovative ideas on ways to better serve their communities and discovering similarities and differences between credit union operations in each country.

COSTA RICA FEDEAC ↔ LEAGUE OF SOUTHEASTERN CREDIT UNIONS

In May, Senior Vice President of Association Services at the League of Southeastern Credit Unions and Affiliates Jared Ross shared key principles in lobbying during WOCCU's *Lobbying and Governmental Affairs Workshop* in San José, Costa Rica. Ninety-two credit union executives and board members from 10 countries throughout the region investigated best practices and successful strategies for engaging with policymakers and developing focused grassroots advocacy campaigns.

DOMINICAN REPUBLIC AIRAC ↔ WISCONSIN CREDIT UNION LEAGUE

In September, a delegation of 12 credit union executives and board members from the Dominican Republic explored the topic of lobbying and advocacy during a three-day exchange in Wisconsin. The group met with the Office of Credit Unions at the Department of Financial Institutions to learn how state chartered credit unions are regulated in Wisconsin and explore strategies for improving the regulatory structure for credit unions in the Dominican Republic. The exchange included presentations from the Wisconsin Credit Union League on strategies for building positive relationships with elected representatives and visits with Landmark, Fort Community and Glacier Hills Credit Unions in Southeastern Wisconsin.

ESTONIAN UNION OF CREDIT COOPERATIVES ↔ VIRGINIA CU LEAGUE

2015 saw the completion of an online system for Estonian credit cooperatives with the beginning of the conversion to a new Baltic Shared Services (BSS) software system. A mobile banking module was also completed and the conversion will begin in 2016. Credit cooperatives in Estonia will now be able to compete with foreign banks and have a more promising future. The Virginia Credit Union League hosted a delegation from Estonia at the World Credit Union Conference in Denver in July. 2015 was a year of progress toward the goal of self-sustainability and solidifying relevance in the financial services marketplace in Estonia.

INTERNATIONAL PARTNERSHIPS

PARTNERSHIP ACTIVITIES IN 2015

JAMAICA CREDIT UNION LEAGUE ↔ CORNERSTONE CREDIT UNION LEAGUE

Cornerstone Credit Union League sent a strategic planning facilitation team to the Jamaica Cooperative Credit Union League's Convention and 74th Annual Meeting. The team included Jon Gorman, SVP of Communications and Outreach, and Robert Gallman, Member Service Director at the Cornerstone League. Together with Steve Dahlstrom and Scott Butterfield representing Your Credit Union Partner, the delegation from Texas was tasked with facilitating the movement's five-year strategic planning session. They explored strategies relating to operational and financial services, legislative advocacy and regulatory compliance programs with more than 90 representatives from 35 Jamaica credit unions. The Leagues are now exploring opportunities for greater collaboration to address the shared challenges arising from the changing demographic, economic and regulatory environment in both countries.

POLAND NACSCU ↔ GEORGIA CREDIT UNION AFFILIATES

In May, Delta Community Credit Union and its partner Jarwarzno Credit Union shared a week-long visit in Atlanta. They spent time with credit union officials, visited the capitol building in Atlanta and then traveled to Washington, D.C., where the delegation toured Congress and met with officials at the Polish Embassy. In June Mike Mercer and Dan Denning of GCUA; Janet Davis, CEO of Kinetic CU; and Marshall Boutwell, CEO of Peach State FCU, attended the Polish AGM in Gdynia, Poland. At the meeting they recognized the 20th anniversary of the partnership, which was formally signed at the Georgia State Convention of May 1995. Kinetic and Peach State were original participants in the partnership during Georgia's first visit to Poland in June 1996.

PUERTO RICO ↔ NEW YORK CREDIT UNION ASSOCIATION

In February, Michael Lanotte, Senior Vice President of association services at the New York Credit Union Association, along with Mike Carter, Vice President of Compliance, traveled to San Juan, Puerto Rico, where they facilitated a federal law compliance seminar with Puerto Rican credit unions. Sixty-five participants attended this CUNA Mutual sponsored training session.

COOPERATIVE CREDIT UNION LEAGUE OF TRINIDAD AND TOBAGO ↔ CREDIT UNION LEAGUE OF CONNECTICUT

In May, Joanne Todd, CEO of Northeast Family FCU; Jill Nowacki, CEO of the Connecticut Credit Union League; and Kathy Chartier, CEO of Members Credit Union, attended the league's Leadership Conference in Suriname. Jill sat on a panel of league managers discussing their league's successes and challenges. The partners are exploring future opportunities for collaboration, including solution-focused investigatory visits and encouraging youth engagement through internship exchanges. In October, Carol Bayreuther, CEO of Hartford Healthcare Credit Union, and Kathy visited Trinidad and Tobago to assist with the national reality fair and explore additional credit union to credit union partnership and attended International Credit Union Month celebrations.



IMMERSION TRAINING

In 2015, WOCCU implemented 13 immersion training programs for 259 international participants engaging with more than 167 “executive ambassadors” at 41 hosting credit union organizations.

Immersion training programs have grown with the demand for personalized, solution-focused opportunities to engage with some of the most successful financial cooperatives around the world. Ranging in length from one day to a full week, each program is unique, designed according to participants’ interests and encouraging in-depth exploration of common challenges facing the movement.

LOBBYING AND
ADVOCACY

SMALL
CREDIT UNION
SUSTAINABILITY



US CREDIT UNION
ECOSYSTEM
OVERVIEW

CUSO GOVERNANCE
STRUCTURES AND
SERVICES

EXPANDING SERVICE
THROUGH
TECHNOLOGY

BEST PRACTICES IN
CREDIT UNION
GOVERNANCE



SERVING IMMIGRANT
COMMUNITIES
THROUGH
INTERNATIONAL
COLLABORATION

CALL CENTER
OPERATIONS

REGIONAL WORKSHOPS

It can be a challenge for credit union professionals in many parts of the world to connect with the leading voices of our movement and to keep up with trends in this constantly changing business environment. WOCCU's Regional Workshops allow credit unions with limited resources to access the highest levels of the discussion and create opportunities for leaders from the world's largest and most successful credit union movements to engage with some of the smallest and youngest. WOCCU hosted two regional workshops in 2015.



LOBBYING AND GOVERNMENTAL AFFAIRS WORKSHOP

SAN JOSÉ, COSTA RICA: 92 PARTICIPANTS FROM 12 COUNTRIES

Co-hosted by FEDEAC. Keynote Speakers: Ryan Donovan, Chief Advocacy Officer at CUNA, and Jared Ross, Senior Vice President of Association Services at the League of Southeastern Credit Unions and Affiliates. Sessions titles included: Best Practices in Lobbying and Advocacy, Developing Credit Union Members into Grassroots Advocates, Engaging Policymakers, and A "How To" Guide for Grassroots Campaigning.

TECHNICAL WORKSHOP—TECHNOLOGY BASED STRATEGIES FOR GROWTH

CARTAGENA, COLOMBIA: 180 PARTICIPANTS FROM 12 COUNTRIES

Co-hosted by FECOLFIN. Keynote Speakers, Ted Iacobuzio, Vice President at MasterCard Global Insights and Daniel Ferretti, Head of Marketing at SICREDI. Topics included: trends in cutting edge payment technologies, opportunities for success through collaboration, expanding systems and service channels with integration and innovation, and engaging youth to attract a new generation of members.



VOLUNTEER OUTREACH

One of the credit union movement's greatest resources is our diversity of experience and commitment to sharing knowledge. In 2015, WOCCU sent **10** volunteer executives into the field to countries as far reaching as Paraguay and Korea, where they spoke at conferences, visited local credit unions and explored common challenges in technology, advocacy and marketing.



Ryan Donovan, Chief Advocacy Officer at CUNA, was a keynote speaker at WOCCU's Lobbying and Governmental Affairs Workshop in Costa Rica, sharing key lobbying principles and successful examples of credit union-focused grassroots campaigns from the United States.



Juan Fernandez, Vice President of Advocacy at the New Mexico Credit Union Association, keynoted several sessions during AIRAC's workshop on governmental affairs in the Dominican Republic, attended by more than 60 participants.



Lisa Brown, President and CEO of Tallahassee-Leon Federal Credit Union, and **Tim Brown**, Vice President of IT at First Florida Credit Union, presented their insights on youth initiatives and network security during FEDEAC's Seminar on Innovation and related events in Costa Rica.



Rodney Wilson, Senior Legislative Advocate at the California and Nevada Credit Union Leagues, shared insights on building positive and proactive relationships with legislators during his keynote session at FEDECACES International Conference in El Salvador, attended by nearly 600 participants from Central and South America.



David Southall, CEO of Innovations Federal Credit Union, presented on social media marketing strategies and opportunities for improving the member service experience with new branch design concepts during FENACREP's Annual Conference in Peru.



Roberto Menezes de Vargas, Business Relationship Manager at SICREDI (Brazil), attended CENCOPAN's First Annual Youth Cooperative Congress in Paraguay where he presented successful strategies for increasing youth membership.



Daniel Ferretti, Head of Marketing at SICREDI, keynoted several sessions during WOCCU's Technical Workshop in Colombia – sharing the strategy behind the development of the ScrediTouch program and examples of the benefits possible through content integration and collaboration.



Carla Altepeter, President and CEO of Numerica Credit Union, and **Dan Hein**, President and CEO of Alaska Airlines and Horizon Air Employees Federal Credit Union, attended the NACUFOK 55th Annual International Symposium in South Korea. Mr. Hein spoke to an international audience about the U.S. credit union movement's navigation through the economic downturn and recovery, and operating in the new regulatory environment. Ms. Altepeter spoke on U.S. credit unions' strategic approach to attracting youth.

COLLABORATION IN THE MEDIA

WOCCU's efforts to promote international collaboration between credit unions through education received significant media attention throughout the year. Media exposure is an important force for demonstrating the credit union difference and our focus on people helping people to build better communities. Click on the links below for more information and several highlights from our programs.



[Idaho and Moldova Sign WOCCU International Partnership Agreement—ICUL Gem](#)
[Idaho Moldova Partnership—WOCCU Press Release](#)
[Idaho, Moldova Sign International Partnership—CUNA News Now](#)
[Partnership Program Connects US CUs to Worldwide Movement—CUNA News Now](#)



[SICREDI Brazil Youth Internship with Cornerstone Credit Union League—Central Press](#)
[SICREDI Brazil Youth Internship with Cornerstone Credit Union League—BemParaná](#)
[SICREDI Brazil Youth Internship in San Antonio—Texas Workforce Credit Union Newsletter](#)



[Jamaica - Cornerstone Credit Union League Exchange—Article in Perspectives](#)
[7th Anniversary of the Estonia—Virginia Credit Union League Partnership—VCUL Press Release](#)



[Connecticut League Supports Youth Fair in Trinidad & Tobago—CUNA News](#)

[SICREDI Aliança Visits Northeastern Credit Unions—CUNA News Now](#)

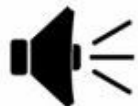
[DR Delegates Learn About Co-op Movement from Georgia CUs—CUNA News Now](#)
[GCUA Hosts Business Leaders from the Dominican Republic—Metro Atlanta CEO](#)



[Dominican Visit to New York Explores International Collaboration—Vega Real Press Release](#)



[World Council Hosts Lobbying Workshop in Costa Rica—WOCCU Press Release](#)
[CUNA's Donovan Shares Advocacy Tips at WOCCU's Workshop—CUNA News Now](#)
[Photo Summary—Lobbying and Governmental Affairs Workshop in Costa Rica](#)



[World Council Takes Tech and Growth Strategies to Latin America—CUNA News Now](#)
[Financial Cooperatives Strive to Attract Youth—La República Colombia](#)

[Photo Summary—WOCCU Volunteer Execs Address Innovation Seminar in Costa Rica](#)



[Photo Summary—Volunteer Exec Shares Best Practices in FEDEACACES Lobbying Seminar](#)



[Innovations FCU President/CEO invited to International Conference in Peru—CU Insight](#)
[Strategies for Attracting Youth Shared during FENACREP Conference—Innovations Press Release](#)

[Volunteer Execs Share Insights During International Symposium in Korea—NACUFOK Facebook](#)