



### **Overview:**

The Nebraska Credit Union League is committed to supporting the success of smaller credit unions. We view smaller, low-income, and newly chartered credit unions as essential to communities, and as occupants of niches other institutions are unable or unwilling to fill. However, supporting the unique challenges and needs of Nebraska's smaller credit unions is a complex issue without a simple solution. Therefore the League has created the Resolute Group.

### **The Resolute Group:**

The Resolute Group is open to staff and volunteers at credit unions of \$100 million in assets and under. The purpose of the Resolute Group is to give smaller credit unions the tools, training, and strategies necessary to excel to navigate through challenges and prepare for the future in a rapidly evolving world.

### **Resolute Group Resources Currently Available:**

- Dues supported Compliance Services from ViClarity (previously PolicyWorks), PolicyAid, and Infosight
- HR on Demand – Free HR Consulting services from Jackson | Lewis
- Networking and roundtable events
- Training discounts, including educational events, professional development opportunities and Nebraska Credit Union Convention
- State and Federal advocacy
- CUCollaborate
- Rate Comparisons
- CUNA Smaller Credit Union Salary Survey
- Expert Consultative Services
- Board Training
- Credit Union Foundation of Nebraska grants available exclusively to smaller credit unions

### **Resources Currently Under Consideration:**

- Vendor Research Portal
- Branding, Awareness, Communication & Marketing Support
- Digital Channels
- Succession Planning
- Community Development Financial Institutions (CDFI) Fund





# Resource Manual



# Member Credit Union Benefits

# Member Credit Union Benefits

## Credit Union Discounts

### Smaller Credit Union Dues Reduction Program

The League provides credit unions with **\$10 million or less in assets** a 50% reduction in standard League dues. The reduction does not apply to CUNA dues. CUNA offers their own small credit union discount program.

### No or Low-Cost Training Opportunities

League affiliated credit unions with **\$15 million in assets or less** are allowed **free registration** to all Nebraska League qualifying professional development events. Credit unions are welcome to apply for Professional Development grants for non-qualifying events.

## Dues Supported Services

### Compliance Resources for Member Credit Unions

The ViClarity <https://www.viclarity.com/us/> (previously PolicyWorks, LLC) team offers a variety of compliance services to help meet your compliance needs. Login credentials are required.

- Check out PolicyAid to access more than 80 compliance policies that you can download and adapt to fit your credit union.
- Visit InfoSight at <https://ne.leagueinfosight.com/> to find detailed compliance-related information. Login credentials are required.

### HR on Demand

Human resources are vital to credit union operations, especially for smaller credit unions who may not have the resources to hire dedicated human resource personnel. That is why the League has partnered with **Jackson | Lewis** to provide credit unions with HR on Demand. The HR on Demand Hot Line provides quick, reliable answers to all your human resources questions. League members can call as often as necessary and get 20 minutes of general labor and employment advice and counsel free of charge. Simply call the Hot Line at (402)- 391-1991 or email Chad Richter at [Chad.Richter@jacksonlewis.com](mailto:Chad.Richter@jacksonlewis.com) to connect with an HR expert.

Other benefits include:

- Employee Handbook Discounts
- Preferred pricing for litigation services
- Credit union training
- Special projects

## **Training**

All year-round, the League hosts events catered to professional development in many areas, including training in leadership, compliance, sales & operations, bankruptcy & Collections, and member services, just to name a few. Each month the League will prepare and share a training calendar listing both in-person and online professional development opportunities. Member credit unions with qualifying assets will also be eligible to receive reduced pricing for several of the events.

## **Resolute Group Roundtables**

The League hosts a series of Resolute Group meetings across the state. The meetings will provide Resolute Group credit unions an opportunity to meet with peers, share experiences, and learn about a variety of useful topics.

The roundtables run from 11:30 a.m. – 1:00 p.m. There is no cost to attend.

Look for details soon for the 2022 schedule. For more information about the Resolute Group Roundtables please contact Amy Shaw, Chief Initiatives Officer directly at 402-333-9405 or [ashaw@nebrcul.org](mailto:ashaw@nebrcul.org).

## **Answers to Operational Questions**

Have an operational question? The League can help. With several years of credit union experience, the League team has been in your shoes and can help answer your questions. Contact Chief Solutions Officer, Dan Collins for assistance at (402) 651-7069 or [dcollins@nebrcul.org](mailto:dcollins@nebrcul.org).

## **Customized Planning Sessions**

The League offers customized planning sessions to help Resolute credit unions develop and implement a strategic plan. League staff will work collaboratively with your credit union to plan and facilitate the session then follows up with a written report, strategic plan, and ongoing support. Contact Chief Solutions Officer, Dan Collins for assistance directly at (402) 651-7069 or [dcollins@nebrcul.org](mailto:dcollins@nebrcul.org).

## **Succession Planning**

Is your credit union prepared for a change in leadership? The League's subsidiary, Shared Management Services, is available to help you prepare for and navigate through this change.

## **Board Training**

The League can provide customized training sessions that can meet a variety of credit union board and volunteer needs.

## **State & Federal Advocacy**

At the League we are committed to protecting your interests – at the state and federal level.

We believe it is critical to invest your dues dollars in legislative and regulatory advocacy to ensure your voice is heard. But we go beyond representing your interests before lawmakers and regulators. The League empowers you to understand the critical issues facing your credit union, giving you the tools to communicate with policymakers promptly and effectively.

Contact Brandon Luetkenhaus, Chief Advocacy Officer, directly at (402) 333-9424 or [brandon@nebrcul.org](mailto:brandon@nebrcul.org) for advocacy related information.

## **CUNA Small Credit Union Salary Survey**

Provided as a complimentary League member benefit, the CUNA Small Credit Union Staff Salary Report contains extensive compensation data on full-time, including CEO, and part-time credit union positions. Explore how your credit union compares to others in our region and across the nation. Detailed data tables, graphs, written analysis, and sample job descriptions will help your credit union provide competitive cash compensation packages to all employees. Job descriptions follow the data tables for each position. The report is available to credit unions with less than \$50 million in assets.

## **Grants**

Each year the Credit Union Foundation of Nebraska offers several funding initiatives under its grant program.

Smaller credit unions may be eligible for a variety of grants that would assist the credit union with professional staff and development, specialized training, or a specific project or initiative focused on items like offering a new product or service; improving the credit union's technology or website; building a mobile application; or enhancing security.

Contact Amy Shaw, Chief Initiatives Officer, directly at (402) 333-9405 or [ashaw@nebrcul.org](mailto:ashaw@nebrcul.org) for additional information on available grant programs.



# Grant Guidelines & Applications

# Grants Guidelines

*Note: Grant Guidelines are subject to modifications at any time and are contingent upon the availability of Foundations. Unique circumstances may result in scholarship awards beyond the guidelines listed and by applying for a Professional Development Grant does not guarantee funding or full funding allotment.*

## Professional Development Grants

### How to Apply for a Professional Development Grant

The Credit Union Foundation of Nebraska provides financial assistance to credit union employees and volunteers for attending education and training programs offered by the League. To be eligible for a Professional Development Grant a credit union must have assets of \$50 million or less.

### Application Process

Please complete the [online application](#) and submit electronically. If you are unable to utilize the form, the [printable application](#) should be completed, scanned, and submitted electronically, with all necessary information to [ashaw@nebrcul.org](mailto:ashaw@nebrcul.org). If you cannot submit electronically, please fax to (402) 333-9431.

### Grant Range

\$49-\$2,250

### Use of Grant Funds

Professional Development Grants may be used for registration fees to attend professional development training and education workshops and conferences offered by or through the League.

### Special Instructions

- If the grant request is for a League training session or for the Annual Convention, you will need to register for the event following your grant approval.
- Credit unions may submit more than one application for Professional Development throughout the year until they reach the maximum Foundation limit.

### Deadlines

Professional Development online applications may be submitted throughout the calendar year or until grant funds have been depleted.

Professional Development Grant requests must be received at least ten days prior to the event.



The applicant will receive notification of a grant award decision within seven (7) business days from the date of the application submission.

### **Review Criteria**

The Credit Union Foundation of Nebraska will evaluate the grant application based on your credit union's financial need and performance.

### **Grant Award Limits**

For Professionals Development Grants, the following asset size guidelines will be utilized for award limits per credit union:

\$0-25 Million: \$2,250

\$25-50 Million: \$1,750

\*Credit unions under \$15 million in assets receive complementary registrations for League qualifying Professional Development events.

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## **Smaller Credit Union Grants**

### **Smaller Credit Union Grants**

Smaller Credit Union Grants are available to assist credit unions fund initiatives to improve member service. Grant use includes, but is not limited to, help fund the purchase new technology, enhance security and operations, or conduct strategic planning.

### **How to Apply for a Smaller Credit Union Operation, Planning & Technology Grant**

The Credit Union Foundation of Nebraska provides smaller credit unions with financial assistance for general operating needs that will ultimately help to improve member service. For grant purposes a smaller credit union is defined as a credit union with \$50 million in assets and below.

### **Application Process**

The Grant Application should be completed, scanned, and submitted electronically, with all the necessary information to [ashaw@nebrcul.org](mailto:ashaw@nebrcul.org). If you are unable to submit electronically, please mail all necessary documentation, including completed cover sheet to:

Nebraska Credit Union League – Grants  
Attention: Amy Shaw  
P.O. Box 45526  
Omaha, Nebraska 68135

**Grant Range**

\$100 - \$3,000

**Use of Grant Funds**

Smaller Credit Union Grants are available to assist credit unions with a variety of operating needs. Funds may be used for, but not limited to:

- Technology
- Security Upgrade & Improvements
- Operations
- Consulting Services, including Strategic and Succession Planning

**Review Criteria**

The Credit Union Foundation of Nebraska Board of Directors will review and evaluate the grant application based on a credit union's financial need and performance.

- Application must have clearly defined goals and objectives
- Application must be accompanied by a project budget and other pertinent supporting documentation
- Incomplete grant applications will be return for completion

**Grant Award Limits**

For Smaller Credit Union Grants, the award limit is \$3,000 per credit union per calendar year. If eligible, this does not mean that a credit union is guaranteed \$3,000. This is a competitive grant making process; applications are reviewed based on specific criteria for each program.

**Please note:** Each credit union is eligible for a maximum of \$5,750 in total grant Funding per year. This includes all Professional Development and Smaller Credit Union Operation, Planning & Technology grants.

# Smaller Credit Union Grant Application



*The Credit Union Foundation of Nebraska provides smaller credit unions with financial assistance for general operating, planning and technological needs that will ultimately help to improve member service. A smaller credit union is defined as a credit union with \$50 million in assets and below.*

## COVER SHEET:

Credit Union: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

President/Manager/CEO: \_\_\_\_\_

Asset Size: \_\_\_\_\_ Number of Members: \_\_\_\_\_

Project Manager: \_\_\_\_\_ Title: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Grant Amount Requested: \$ \_\_\_\_\_ Total Project Budget: \$ \_\_\_\_\_

Will your credit union still implement the project if grant award is less than amount requested?  Yes  No

## NARRATIVE:

Please use a separate sheet to detail responses to the following questions:

- 1) Purpose of grant.
- 2) Statement of Need: describe the need or problem to be addressed.
- 3) Project description: based on the Statement of Need...
  - a. what equipment and/or service is to be acquired?
  - b. why is this equipment and/or service the best solution to the need or problem?
  - c. why did you choose this equipment or service provider?
  - d. how will this equipment and/or service improve service to your members?
- 4) Rationale for funding: why does your credit union need financial support for this project?
- 5) Recognition: discuss how you will inform volunteers, staff and members that the Credit Union Foundation of Nebraska provided funding for this project.

Attachments: In addition to cover sheet and narrative, please provide the following supporting documentation:

- Operating budget for current fiscal year
- Letter of support from the credit union's Board of Directors
- Written estimates and/or specifications for equipment and proposals for services when applicable.

Once completed, submit your application electronically to [ashaw@nebrcul.org](mailto:ashaw@nebrcul.org). If you are unable to submit electronically, please mail all necessary documentation, including completed cover sheet to: Nebraska Credit Union League – Grants, P.O. Box 45526, Omaha, Nebraska 68145.

<b>Fund use only:</b>	Date received: _____	Date of review: _____
	Amount: \$ _____	<input type="checkbox"/> Approved <input type="checkbox"/> Not Approved
Approved by: _____		

# Professional Development Grant Application



Professional development grants are intended for registration fees. In special cases, funding may be used for travel and/or lodging if there are no registration fees for a program or conference or if those fees have been reduced by the hosting organization.

Credit Union: \_\_\_\_\_ Total Assets: \_\_\_\_\_

Applicant Name: \_\_\_\_\_ Title: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Years of Credit Union Service: \_\_\_\_\_

Volunteer  Employee If employee,  full-time or  part-time?

If completing this application on someone's behalf, please provide your contact information:

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Title of Education Program\*: \_\_\_\_\_

Session Date(s): \_\_\_\_\_ Location: \_\_\_\_\_

Grant Amount Requested: \$ \_\_\_\_\_

*\*If the program is not hosted by either CUNA or the League, please provide additional information, including website, for the event.*

Please attach an additional sheet, answering the following questions:

- In **50** words or less, please explain how attending this program or event will benefit the applicant and the credit union.
- Explain why the credit union needs financial support to cover the registration fee(s).

To complete the application process, applicant must read and check the statements below, and email information to [ashaw@nebrcul.org](mailto:ashaw@nebrcul.org) or fax to (402) 333-9431.

- By submitting this application, the applicant attests that the information contained herein is accurate and has been approved by the credit union president/manager/CEO and any additional supervisors.
- The applicant understands that notification of grant award decision will be made within seven (7) business days from the date of application submission. If the grant application is for a Nebraska Credit Union League events & training session or conference, please complete the event registration after receiving grant notification from the League.
- The applicant understands that grant funds do not cover late or cancellation fees. If the applicant does not attend or cancels enrollment to a program or event for which grant funds were received in advance, the applicant will be required to return the financial award and invoiced administrative fees.

<b>Fund use only:</b>	Date received: _____	Date of review: _____
	Amount: \$ _____	<input type="checkbox"/> Approved <input type="checkbox"/> Not Approved
Approved by: _____		



Community  
Development  
Financial  
Institutions (CDFI)

# Community Development Financial Institutions (CDFI) Fund

## About CDFI

The CDFI Fund's mission is to expand economic opportunity for underserved people and communities by supporting the growth and capacity of a national network of community development lenders, investors, and financial service providers. The CDFI Fund achieves its purpose by promoting access to capital and local economic growth in a number of ways, including directly investing in, supporting and training CDFIs that provide loans, investments, financial services and technical assistance to underserved populations and communities.

[Learn more](#)

## CDFI Certification

CDFI Certification is a designation given by the CDFI Fund to specialized organizations that provide financial services in low-income communities and to people who lack access to financing. CDFIs include regulated institutions such as community development banks and credit unions, and non-regulated institutions like loan and venture capital funds. To apply for CDFI Certification, a credit union must submit an application to the CDFI Fund for review.

[Learn more](#)

## Need Additional Information

CUNA Mutual Group and Inclusiv are collaborating to help raise credit union awareness and utilization of the Community Development Financial Institution (CDFI) program:

Need guidance on CDFI Certification? Join the [Inclusiv/CUNA Mutual Group Office Hours](#). Inclusiv staff will provide an overview and answer questions pertaining to CDFI Certification every Wednesday from 2:00 - 3:00 pm.

- In 2021, an unprecedented level of funding was allocated to CDFIs by the CDFI Fund and Treasury's Emergency Capital Investment Program. The next round of CDFI funding (\$1.75 billion) will be targeted specifically to MDIs; however, only 15% of minority-designated credit unions are CDFI certified. Inclusiv offers [specific resources targeted to MDIs](#) interested in becoming CDFI certified and accessing these federal grants. Every third Wednesday of the month, the office hour will be dedicated to MDIs (September 15, October 20, November 17).



# 2022 Resolute Group Roundtable Schedule



## 2022 Resolute Group Roundtable Schedule

### Lincoln

Date: March 23, 2022  
Time: 11:30 a.m. - 1:00 p.m.  
Location: Misty's Steakhouse & Brewery

### Kearney/Grand Island

Date: April 13, 2022  
Time: 11:30 a.m. - 1:00 p.m.  
Location: Cunningham's on the Lake

### Alliance/Scottsbluff

Date: July 13, 2022  
Time: 11:30 a.m. - 1:00 p.m.  
Location: Holiday Inn Express - Alliance

### Omaha

Date: September 14, 2022  
Time: 11:30 a.m. - 1:00 p.m.  
Location: Spezia

Note: Dates, times and locations are subject to change.







Eligible  
Credit Unions

## Eligible Credit Unions for the Resolute Group

TRIOUS	95,662,876
OMAHA POLICE	87,566,601
OMAHA	83,417,805
ARCHER COOPERATIVE	80,915,605
COLUMBUS UNITED	79,163,099
OMAHA FIREFIGHTERS	72,853,116
CREIGHTON	69,487,288
WESTERN HERITAGE	65,550,197
LINCOLN PUBLIC SCHOOL EMPLOYEES	63,203,197
SPIRIT OF AMERICA	55,899,843
HASTINGS	42,190,665
NORTH PLATTE UNION PACIFIC EMPLOYEE	40,819,208
OMAHA DOUGLAS	40,232,000
FAMILY FOCUS	38,960,092
CONSUMERS COOPERATIVE	36,294,338
OMAHA PUBLIC POWER DIST EMP	32,931,140
NEBRASKA STATE EMPLOYEES	32,596,287
DALE EMPLOYEES	31,219,837
NEIGHBORHOOD COMMUNITY	29,442,383
UNION PACIFIC STREAMLINER	24,173,683
HEARTLAND AREA	23,005,078
GALLUP	21,847,172
FIRST LINCOLN	21,680,441
KRD	18,823,679
CHADRON	16,380,970
ELECTRICAL WORKERS NO 22	14,095,413
NORTHEAST NEBRASKA	13,132,294
CENTRAL NEBRASKA	11,789,341
LINCOLN S.D.A.	11,197,620
WOODMEN	10,047,513
HEMINGFORD COMMUNITY	9,731,394
BAKER'S	9,619,486
SUGAR VALLEY	8,878,370
LINCOLN USDA	6,564,349
BOX BUTTE PUBLIC EMPLOYEES	6,366,245
NEBRASKA RURAL ELECTRIC ASSOCIATION	6,223,250
ROBERTS DAIRY EMPLOYEES	5,324,770
MEADOW GROVE	5,209,594
PIONEER COMMUNITY	5,031,257
BOYS TOWN	3,454,166
LOCAL 265 IBEW	3,377,861
NEBRASKA RURAL COMMUNITY	2,559,884
EDDYVILLE COOPERATIVE	2,301,175
OUR FAMILY SOCIAL	625,418

## Eligible Credit Unions for Dues Reduction Program

HEMINGFORD COMMUNITY	9,731,394
BAKER'S	9,619,486
SUGAR VALLEY	8,878,370
LINCOLN USDA	6,564,349
BOX BUTTE PUBLIC EMPLOYEES	6,366,245
NEBRASKA RURAL ELECTRIC ASSOCIATION	6,223,250
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## Eligible Credit Unions for No-Cost League Qualifying Professional Develop Programs

ELECTRICAL WORKERS NO 22	14,095,413
NORTHEAST NEBRASKA	13,132,294
CENTRAL NEBRASKA	11,789,341
LINCOLN S.D.A.	11,197,620
WOODMEN	10,047,513
HEMINGFORD COMMUNITY	9,731,394
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OUR FAMILY SOCIAL	625,418

## Eligible Credit Unions for Professional Development & Smaller Credit Union Grants

HASTINGS	42,190,665
NORTH PLATTE UNION PACIFIC EMPLOYEE	40,819,208
OMAHA DOUGLAS	40,232,000
FAMILY FOCUS	38,960,092
CONSUMERS COOPERATIVE	36,294,338
U.P. CONNECTION	36,244,664
OMAHA PUBLIC POWER DIST EMP	32,931,140
NEBRASKA STATE EMPLOYEES	32,596,287
DALE EMPLOYEES	31,219,837
NEIGHBORHOOD COMMUNITY	29,442,383
UNION PACIFIC STREAMLINER	24,173,683
HEARTLAND AREA	23,005,078
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ROBERTS DAIRY EMPLOYEES	5,324,770
MEADOW GROVE	5,209,594
PIONEER COMMUNITY	5,031,257
BOYS TOWN	3,454,166
LOCAL 265 IBEW	3,377,861
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# Resources