

### COVER STORY

## 28 Pest Control

Jim Stickley, chief technology officer, TraceSecurity, Baton Rouge, La., assumes various identities—including pest control worker—and gets open access to CUs' information security rooms. Once he's in, CUs leave him alone. "I steal everything I can," he says. Learn what it takes to protect valuable CU and member data.



### OPERATIONS

## 34 Collection Perfection

The primary goals of collections: Return members to good standing, and bring them back into the fold. CUs share strategies that aid members and protect assets.



### IDENTITY THEFT

## 40 On Your Guard

Identity (ID) theft claims millions of victims and billions of dollars each year. Fraudsters never tire of creating the next big thing. So when it comes to ID theft, CUs realize there's no hope—only diligence.



## 16 Leading Edge

Powell: Members count on CUs ... Dorety in charge ... and notable quotable.

### 18 SPOTLIGHT

Elaine Tuten, CEO, GeoVista CU, Hinesville, Ga., knows if she doesn't care about her staff, they won't care about the members.

### 20 PRESIDENT'S PERSPECTIVE

Bankers are throwing stones at CUs' service to underserved areas to block passage of the CU Regulatory Improvements Act.



### 22 GAME PLAN

This could be a new golden age for CUs if they have the courage to embrace the future.

### 24 PEOPLE HELPING PEOPLE

CUs watch out for seniors' financial health and well-being.

### 26 EXECUTIVE SUITE

CEOs describe how the economic downturn affects collections policies and practices.

## 48 TwentyFour/Seven

Learn from the last recession ... collections: tough times require creative measures ... and compliance Q&A.

### 50 COMPLIANCE

Due diligence: Boards must ensure third-party relationships further the CU mission.

### 52 REGULATORY WATCH

A hot button emerges from NCUA's Outreach Task Force report: senior executive officer compensation.

### 54 HR COMPLIANCE

Contracts protect CUs from information disclosure by former employees, but they aren't a panacea for inadequate security practices.

### 56 LENDING

Use your experiences and intuition to create the black swan in lending programs.

### 58 TOOLS OF THE TRADE

Security tools protect CUs from becoming robbery targets.

### 62 TRENDLINES

CUNA economists expect a slow recovery once the economy stabilizes late this year.

### 63 RATES & RATIOS

Key statistics include CU growth for January, loans outstanding, and surplus funds.

### 64 SHOPTALK

CUs share strategies to thwart increasingly savvy phishers and pharmers.

## 66 System Scan

CU groups form Risk Council ... Hood receives Farley Award ... REAL Deal organizes outreach ... and step into Hispanic life.



## 74 Branching Out

A robot belches warnings when crooks penetrate network security systems from the outside. The real problems arise when criminals try deceitful methods, such as walking in the front door.

### 12 ON MY MIND

### 68 MARKETPLACE

### 69 BUSINESS DIRECTORY

### 73 ADVERTISER INDEX