

## Picture Yourself at Catalyst Corporate's 2019 Economic & Payments Forum

There are so many reasons you'll be *drawn* to Catalyst Corporate's 2019 Economic & Payments Forum, slated for Sept. 30-Oct. 3 in Frisco, Texas.

Enjoy presentations from a diverse group of economists, payments/fintech leaders and balance sheet management professionals. The star-stacked, power-packed agenda includes:

- Professional Leadership Speaker **Kevin Brown**, The Hero Effect
- NAFCU Chief Economist **Curt Long**, Credit Union Economics: the Good, the Bad and the Uncertain
- Global Economist **Bernard Baumohl**, Housing Influences on the Economy
- Digital Transformation Expert **Daniel Newman**, Digital Transformation in the Experience Economy
- Technology Lawyer **Tom Kulik**, Cybersecurity for the C-Suite & Beyond

- Economist and Former U.S. Navy Commander **Mary Kelly**, FutureNomics for Credit Union Leaders
- Demographic Implications Expert **Kelly McDonald**, Economic, Demographic and Psychographic Trends You Should Leverage Now
- Nacha President/CEO **Jane Larimer**, The Future of Payments: Global Trends, Faster Payments and the ACH Network
- CU 2.0 Founder **Kirk Drake**, At the Intersection of Artificial Intelligence and Credit Unions
- Finastra VP of Digital Community Markets **Allan Brown**, Digital & Mobile Banking: Usage & Trends
- AND, Graphic Illustrator **Angie Moline**, who will convert session takeaways into visual notes for you to take back to your credit union!



Special events include a Football Fan Extravaganza and the opportunity to visit with five-time Pro Bowler **Jay Novacek**. To celebrate America's 50th anniversary of the first moon landing, you'll also hear Apollo 17 astronaut **Harrison Schmitt's** experiences on the lunar surface. And, at Wednesday night's networking reception, you can enjoy a tequila tasting and possibly have your life's story written in a minute by the 60 Second Novelist, **Dan Hurley!**

Join Catalyst Corporate at the 2019 Economic & Payments Forum. Early Bird registration is open through September 10! For complete details, visit [www.catalystcorp.org/forum](http://www.catalystcorp.org/forum).



## Clearing Loan Participation Hurdles without Breaking Stride

By Mark DeBree, Managing Principal, Catalyst Strategic Solutions

Is liquidity tight and loan demand strong at your credit union? You've likely looked at selling loan participations before to ease liquidity and create balance sheet capacity for loan demand. However, as interest rates rose earlier this year, you may have been hesitant to enter into a loan participation sale due to potential pricing below par. But since the Fed recently cut interest rates, reasons may exist to revisit this decision.

Give loan participation sales another look. Initially, loan pricing may seem to be a hurdle, but it may be a small issue when you look at the bigger picture. When evaluating your total balance sheet position for the years ahead, selling loan participations may still offer some benefits.

### Consider the following:

1. In a falling rate environment, it may make sense to sell a loan pool and redeploy funds from short-term assets into longer-term, higher-earning assets. Any potential short-term loss from loan pricing may be offset by an increase in net interest income, earned through a lower rate environment.
2. If liquidity is tight, selling a loan pool may be an appropriate choice to reduce your liquidity risk.

3. If loan demand is expected to remain strong, selling a loan pool can give you the additional capacity you need to originate additional loans for your members.
4. Borrowing can free up liquidity, but it may not be ideal if the interest rate cycle has peaked.

### Loan participation provider basics

A team of knowledgeable, seasoned financial experts with a well-established program can help your credit union standardize the loan participation process and unite with a large audience of credit union buyers. A comprehensive, one-stop-shop, such as Catalyst Corporate's Loan Participation Program, can simplify your credit union's involvement in the loan participation process.

Don't let pricing be your only consideration. It's important to look at the big picture and examine your balance sheet position for the environment ahead. Now just may be the perfect time to take the leap and redeploy funds to enhance liquidity and stabilize your earnings through any potential economic weakness.

For more information, contact Catalyst Corporate at 800.442.5763 or [contactis@catalystcorp.org](mailto:contactis@catalystcorp.org).

SCAN is published quarterly for the member/owners of Catalyst Corporate Federal Credit Union by the Catalyst communications and marketing department. Expanded content and archived issues may be found online at [www.catalystcorp.org](http://www.catalystcorp.org). For questions or comments on this issue or to submit content ideas for future issues of SCAN, please contact Courtney Wilson at [news@catalystcorp.org](mailto:news@catalystcorp.org) or 800-442-5763, Ext. 7847.

© 2019 Catalyst Corporate Federal Credit Union. All rights reserved.

## Saving is Believing with BaZing

At All In Credit Union, the *old* adage, "Seeing Is Believing," is brushing up against a new adage, "Saving Is Believing."

While branch staff at the \$1.3 billion credit union heard stories from members about the savings they experienced when they used the credit union's new mobile rewards program, the reality struck Lisa Hales, Senior Vice President of Member Experience at All In CU, when she was in a tire store.

"I was able to save \$25 on a set of tires," Hales said. "When I presented (the Bazing app) at the store, the person waiting on me said, 'Oh is that the BaZing thing? That's cool!'"

The saving experience that Hales encountered is what many of the 118,000 All In CU members are able to experience now that BaZing has been added to the credit union's checking program.

With BaZing, credit union members can receive modern benefits that impact their everyday lives, delivered right on their phone. With BaZing, members have access to more than 400,000 national, local and online discounts on dining, shopping, entertainment and travel, as well as cell phone replacement protection, personal identity theft protection, healthcare discounts and 24-hour roadside assistance.

While Hales is happy with the product, she was even more delighted with the "phenomenal" support her credit union received during the implementation and launch of the program. "It was one of the most organized projects I have been involved in over my last 30 years," Hales said.

Catalyst Corporate has teamed up with StrategyCorps to provide BaZing to credit unions. And representatives from both organizations worked closely with the Daleville, Alabama-based credit union during the implementation and launch, Hales said. "The support team had a calendar, scheduled weekly calls and kept us on track. The support team was fabulous."

After the conversion, the credit union began the process of moving members from a no-cost checking program to a fee-based, but value-added, program. "We are now



providing a checking product that adds true value for the member," Hales said.

Credit unions - like All In Credit Union - benefit from analytical support when adopting BaZing, said Karen Coble, Vice President of Sales at Catalyst Corporate. Existing checking account structures are evaluated and segmented, and account relationships are ranked so that credit unions can structure checking accounts with appropriate levels of benefits. And then a "report card," created after a year of activity, measures the program's success and points out where adjustments can be made.

For more information, contact Catalyst Corporate at 800.442.5763 or [contactus@catalystcorp.org](mailto:contactus@catalystcorp.org).

## Rollout of a Host of New ACH Rules Just Around the Corner

Nacha is set to begin rolling out Same Day ACH enhancements. The first of three new SDA rules - which increases the speed of funds availability for certain SDA and next-day ACH credits - takes effect on **September 20, 2019**. Nacha also has rule changes slated for return reason code R11 and data security requirements.

For more detailed information on the upcoming ACH rule changes, read the full article under News & Updates on Catalyst Corporate's homepage, [www.catalystcorp.org](http://www.catalystcorp.org).