Here’s the scoop...

CUBG Business Lending Bootcamp
Bozeman, MT | November 6-7, 2018

Millennium Corporate and CU Business Group are partnering up to bring Business Lending training to the BIG SKY COUNTRY - Bozeman, Montana, that is! Join us November 6th and 7th!

WHAT IS IT?

The CUBG Business Lending Bootcamp is a fast-paced two-day Bootcamp delivering a comprehensive overview of credit union business lending. Lace up your boots and get ready for some hands-on learning!

WHAT TO EXPECT?

We’ll cover more topics than you can shake a stick at! You can expect an array of topics including the ones necessary to succeed in today’s dynamic and competitive business lending marketplace. A sampling is listed below –

• MBL and commercial lending rules, best practices, and NCUA and State regulations
• Quickly and accurately screening and evaluating loan requests
• Loan closing procedures, commercial loan documentation, liens, and legal issues
• Properly structuring, pricing, monitoring & servicing business loans including annual risk reviews and collections
• Developing a loan proposal, using loan covenants, and turning approved loans into closed loans

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New Bat-Time, New Bat-Channel/Hotel
2019 Millennium Annual Meeting

Kansas City will once again be home to the Millennium Annual Meeting & Convention! However, this year, we’ve made a slight switcheroo regarding both the date and the event hotel. Next year, we’re having a little Wednesday and Thursday rendezvous, April 24-25, 2019! As mentioned, we’ve also switched the hosting hotel to the beautiful Intercontinental Kansas City at the Plaza. The Rooftop Ballroom will afford us a bird’s eye view of the Plaza, as well as any bat signals. But not to worry, our engaging speakers and annual meeting festivities are sure to keep us focused on the tasks at hand – networking, socializing, strategizing, fun and fountains! Tune in shortly for more details on this can’t miss event!

Questions? Email marketing@millenniumcorporate.org.

From Big Sky Country to the Ozarks
This is Where We’ll Be

**AUG. 15**
Millennium is sponsoring and attending the HCUA KC Small CU Roundtable Meeting

**SEP. 13**
At the BASH! We’re going to the HCUCF Bash! You’ll be there, right?

**SEP. 13-15**
We’ll be in Candyland, of course! Come find us at the HCUA Annual Convention for fun and candy, of course!

**SEP. 18-20**
Our CEO, Larry, will gather with all the MT CEOs at the Montana’s Credit Unions CEO Roundtable in Helena, MT.

**SEP. 21**
Springfield, MO, is the next stop for some lucky golfers. We’ll be out supporting the 22nd Annual Credit Unions for Community Golf Tournament! Join us!

**SEP. 25-27**
What time is it? It’s Strategic Planning Time! Management, staff and volunteers will travel to Red Lodge, MT, for our 2-day planning session.

**Holiday Closing**

Labor Day pays tribute to the contributions and achievements of American workers. It was created by the labor movement in the late 19th century and became a federal holiday in 1894.

This year, Labor Day is celebrated Monday, September 3rd. In its honor and yours (ours too, we suppose), Millennium Corporate offices will be closed to allow for some extra non-laboring.

Regular business hours resume Tuesday, September 4th. Please be mindful that this closing may impact your regularly scheduled currency and coin order or delivery.

Should you have questions about the potential impact, please contact an Account Specialist – 800.721.2677 option 1.

Have fun celebrating!
CUBG Business Lending Bootcamp (continued)
In BIG SKY COUNTRY

Attend the CUBG Business Lending Bootcamp and you’re sure to walk away with a load of skills and knowledge to apply on your first day back at your credit union along with a ton of other take-aways!

THE NITTY-GRITTY

WHERE? Rocky Mountain Credit Union | Bozeman, MT
WHEN? November 6-7, 2018 | 9A – 3P Each Day
HOW? To Register – complete the registration form provided online (Visit Communications – Events & Training (BIG Orange Button in drop down menu) or email marketing@millenniumcorporate.org to request a registration form.
WHO? This bootcamp is ideal for staff new to commercial lending, commercial lenders new to credit unions, loan committee members, Board members, internal auditors, branch managers, along with anyone and everyone looking to sharpen their business lending skills and become a more effective lender. That’s WHO!
WHY? To be the best provider of business services for your members!

Make sure to check back soon, more details and registration to be available promptly!

Learn About Lea, Lea Papamichael, AIM Financial Analyst

Although Lea’s a self-proclaimed Average Joe, we emphatically disagree. Lea graduated from Wichita State University last May, and was through the Millennium Corporate doors shortly thereafter. AND she’s already working on her MBA with a finance concentration through WSU.

Lea joined our team as an AIM Financial Analyst, working alongside the other Asset & Investment Management staff, providing asset/liability management consulting services to client credit unions in 6 states.

Lea enjoys traveling and exploring new places, noshing on Mediterranean food, riding bikes with her brand new hubby, Austin, lounging poolside, and petting puppy dogs, especially her Imo Inu, who’s turning 12 soon. And get this, she may or may not have (and by that, we mean she has) watched “The Office” four times through! Quite impressive!

Lea is a great addition to Millennium Corporate and we’re happy to have her on board! She can be reached at 800.721.2677 ext. 120 or by email, lea@millenniumcorporate.org.
Pump Up the Volume on Your Program!
CUBG National Conference

Millennium Corporate’s Business Services CUSO, CU Business Group, is dedicated to helping credit unions gain the tools and knowledge they need to achieve next-level success and growth in business services. This year’s national conferences feature a variety of sessions to help you pump up the volume on your program, from increasing business members and growing loan volumes to expanding products and services. You have one more chance to participate in this power-packed conference this year! CUBG’s 2018 National Conference, in Savannah, GA, is right around the corner. This will mark CUBG’s first big event in the Southern U.S.!

Join the CU Business Group in Savannah, GA for the following sessions:

- **The Connector’s Way: Building Business One Relationship at a Time, Patrick Galvin** - Learn simple, yet powerful rules for relationship building that will help your credit union stand out from your competitors and increase repeat and referred business.

- **Growing Core Deposits Through Successful RDC Sales, Scott Everett, Wright-Patt CU** - Hear the story of how Wright-Patt Credit Union saw impressive results using remote deposit capture as a means of growing core deposits.

- **Taking Business Lending to the Next Level - Credit Scoring and Beyond, Mike Horrocks, Baker Hill** - Learn how successful credit unions have used credit scoring and alternative data to capture new loan applications and decision them quickly and efficiently to grow their portfolios and open the door to new markets.

- **Business Banking for Millennials, Barret Howell & Janine Kasper, Q2** - Are millennials business owners? YES. Do they typically open accounts at credit unions? NO. Hear why, and learn how to engage this powerful generation of entrepreneurs to grow your business banking portfolio.

- **Lending Opportunities Abound!, Dina Kroshkin, CUBG** - Learn how you can leverage an extensive network of lending sources to generate more loan volume.
Big Win for Credit Unions & Small Businesses, Alike

CU Business Group Update

May 30th, the NCUA Board voted that federally insured credit unions will no longer be required to count loans made on any 1- to 4-family dwellings as member business loans. This is one of the most significant positive changes to the member business lending cap in the last 20 years and is a huge victory for credit unions in gaining parity with banks for this type of lending.

The rule change, which went into effect on June 5, 2018, excludes 1- to 4-family dwellings from the statutory cap on member business lending and was made possible by adjustments to the Federal Credit Union Act that were incorporated into the Economic Growth, Regulatory Relief, and Consumer Protection Act of 2018 and signed into law on May 24th. The rule change does not address underwriting, compliance, or other operational aspects for this type of lending.

Over the last 2+ years our business services partner in crime, CU Business Group, has been surveying credit unions and analyzing data to quantify the amount of capital that would be freed up with this type of rule change for use in lobbying efforts. CU Business Group (CUBG) is the premier provider of business services to credit unions and Millennium Corporate is a proud owner of this credit union service organization (CUSO).

"This change will provide greater access to capital for businesses across the county, freeing up cap space at credit unions nationwide," explained Larry Middleman, CUBG President/CEO. "This is a big win for small businesses as well as the credit unions that serve them."

Want to learn what CUBG can do for your business services program, whether it’s getting it up and running or bringing new life to a mature offering? Let us know by emailing marketing@millenniumcorporate.org. We’re happy to facilitate an e-intro!

A Direct Line

New LoanStreet Email

We created loanstreet@millenniumcorporate.org to simplify getting in touch with our team to discuss LoanStreet’s loan participation program! Don’t wonder which AIM representative can best address your questions or needs – email loanstreet@millenniumcorporate.org. Poof. You’re done. One email address for all LoanStreet inquiries. What could be easier than that?

“I wanna know what participations are available. I need to know how to get signed up to review said participations. I want more information on whether or not loan participations make sense for our credit union.” Doesn’t matter the question, email loanstreet@millenniumcorporate.org for the answer!

Questions?

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