Hook, Line, & Sinker
A Message from Our IT Team

Fishing is one of America’s favorite past times but, increasingly, we’re spending way more time getting PHISHED than FISHING. Below you’ll find details about the many types of PHISHING and what you can do to avoid taking the bait, according to Tripwire.

1 DECEPTIVE PHISHING

Beware of emails claiming to be from a vendor or service provider. Phishers often use subject headings and content with a focus on urgent business matters that require your input. They ask an employee to provide personal information and/or login to a bogus web page that will then steal their data.

HOW TO AVOID THE HOOK?
Look for generic info in the email that isn’t specific to you. Phisher’s cast a wide net geared toward catching as many employees as possible. Avoid being specific.

Any legitimate company will not ask for sensitive information in an email or provide a link to a web page requesting it.

2 SPEAR PHISHING

Phishers glean specific information about you from social media and other public postings. The more specific information a phisher knows about you, the more likely they can produce an enticing email. Add a custom domain, and that makes the email even more credible. So the email may look like it’s from a legitimate company when it’s not.

HOW TO AVOID THE HOOK?
Avoid posting personal information on the web. Practice common sense password security for every site you log onto.

Be sure to verify every unexpected link & attachment with a phone call or separate email before clicking.

Continued on Page 3
2018 Annual Meeting
The Journey

Boy, oh boy, did we tear it up in KC that last week of April! Here’s a rundown, in case you missed it...

DAY 1

Day 1, we hit No Other Pub in the Power & Light District for a little friendly competition. Teams competed against worthy adversaries in SnookBall (soccer pool) Shuffleboard, Foosball, Bowling, Darts, (Simulated) Golf, Ping Pong, and Water Pong! Were you on a winning team? See the Champions Corner for results. Once we were all competed out, we headed to Kaufman Stadium, with hopes of a Royals victory over the Chicago White Sox. Although KC was defeated, our spirits remained high. Beautiful weather, lively company, and scrumptious ballgame fare helped keep our spirits up (and our belly’s full) throughout the evening.

DAY 2

Day 2, we woke to a morning of education, motivation, and French Toast. Keynoter Mark Nutsch, depicted in the movie 12 Strong, shared his heroic horseback military victory tale and shared time with attendees after, signing books and taking pictures. Alix Patterson, Callahan & Associates partner, shared The State of the Union Address for Financial Cooperatives. John Norris, Economist, explained Just What in the Heck is Happening with the US Economy this year. And the cherry on top? The 66th Annual Membership Meeting where retiring board members were honored (The Miller’s – Ron and Kenn, and Bob Thurman) and new and returning board members were installed (Kevin Mayer, Linda Allen, and Michael Augustine). See The Best of The Best on page 7.

CHAMPIONS CORNER

1. John Servos’ Team
2. Kevin and Mary Wilmoth
3. Brady McLeod/Jay Neathery
4. Kevin Mayer/Ted Underwood
5. Greg and Monica Peter
6. Kara Connors/Tom Boos
7. Glenna Jarvis/Stacy Shaffer
8. Dan Springer/Tom Kjar
9. Bev McConaughey/Clint Armistead
10. Kent Gleason/Mike Augustine
11. Walter Thompson/Gary Torres
12. Ron Smeltzer/Ron Miller
13. Karen Smith/Chris Hageman

Better luck next year to those worthy adversaries and congrats to our Corporate Champions! Your gold medals, or the likes, will soon be delivered.

THERE’S MORE!

Before we close out the 2018 Millennium Corporate Annual Meeting, here’s a HUGE thanks to those who attended, in person and in spirit! We’ll be announcing next year’s dates and location soon so make plans now to attend the 2019 Annual Meeting! In the meantime, check out photos of this years meeting highlights on page 5.
Hook, Line, & Sinker (continued)
A Message from Our IT Team

3 CEO FRAUD
Phishers assume the identity of the head of the company as the sender. Subjects and text require those in certain positions to provide financial actions such as payment to a bogus vendor.

HOW TO AVOID THE HOOK?
Don’t hesitate to verify the boss’s email request, especially if it seems out of place.

4 PHARMING
Phishers also use fake websites to gain your trust and information. They steal a company’s domain name & URL address to appear legitimate, usually providing a link to a well-crafted fake site that’s ready to heist your data.

HOW TO AVOID THE HOOK?
Even the slightest doubt about a website should be verified. One quick way is to check the sites security certificate. Legitimate sites will always have one.

5 PHISHING FOR FILE
File sharing apps for business are an effective tool for stealing login credentials and downloading malware infected files. Employees receive emails appearing to be ordinary requests for actions involving file sharing.

HOW TO AVOID THE HOOK?
Check those emails carefully and look for grammatical errors and misspellings. Also, always be aware of the service you are entering.

Remember, phishers prey on human emotion and error to achieve their goals. Cybersecurity professionals agree that employee education is a crucial component of cybersecurity, as vital as a company’s data security system, even. Stay safe out there and report anything that seems suspicious.

Where We’ll Be...

June 12-13
First, we head to Kearney, Nebraska, for the Nebraska Credit Union League Annual Meeting & Convention- Greatest Credit Unions on Earth!

To close out the Summer, our team skips over to Kansas City, MO, for a plethora of events with the Heartland Credit Union Association!

September 13-15
Heartland Credit Union Association Annual Meeting & Convention

September 13
Heartland Credit Union Charitable Foundation Bash

Then, with it being golf season, it’s no surprise Millennium is supporting credit union tourneys-

June 14
Credit Union Of America’s Air Capital Classic Tournament- Hole Sponsor - Wichita, KS

June 7
St. Louis Chapter Of Credit Unions 2018 Golf Scramble- Longest Drive And Closest To The Pin Specialty Holes- Wentzville, MO

June 9
River Cities Community CU’s Joe Carrigan Memorial Golf Tournament- Atchison, KS
Register TODAY!
2018 CUBG National Conference

Millennium Corporate’s Business Services CUSO, CU Business Group, is gearing up for the 2018 CUBG National Conference! Join CUBG, industry experts, and credit union peers for a unique conference filled with extensive networking and learning opportunities! Remember, you’ve got two chances to participate in this can’t miss event. Listed below are your two conference options-

- Portland, Oregon – August 6-8, 2018 – The Nines, A Luxury Collection Hotel
- Savannah, Georgia – September 24-26, 2018 – Hyatt Regency Savannah

Now’s your chance! Register Early (on or before June 15th) and Save, Save, Save! Visit www.cubg.org to REGISTER TODAY.

What to look forward to?

Topic-Focused Breakouts, such as...
- How to build an effective small loan program
- Increasing core deposits through successful RDC sales
- Growing your commercial program with limited resources
- The critical components of financial analysis

Early Bird Education Sessions...
- Best Practices in Business Deposits
- Optimizing Your Commercial Lending Process
- Managing and Identifying Risk in Your Commercial Loan Portfolio

Expert Keynote Speakers, like...
- Rick Metsger, NCUA Board Member, on today’s current regulatory environment (Portland)
- Patrick Galvin, The Galvanizing Group, on building your business one relationship at a time
- Mike Horrocks, VP-Marketing, Baker Hill, on taking business lending to the next level with automated decisioning and credit scoring
- Gigi Hyland, Executive Director, National Credit Union Foundation, on how we all make a difference as members of the credit union industry
- Larry Middleman, CUBG President/CEO, on the latest business lending trends and statistics

What are people saying?

“I always find the CUBG conference to be one of the best of the year. Always great topics and networking with other credit unions that have faced the same challenges.”
-Richard Starley, Pioneer Federal CU

“This was my first opportunity to attend. Loved it! Great speakers, great networking, great facility, and above all the greatest CUBG staff! I have so many excellent take aways to bring back to my credit union. You guys rocked it”
-Marleen Cenate, Heritage Family CU

100% of 2017 attendees would recommend this conference to others!

Questions?
Direct your inquiries to Lilia Rochel at 800.721.2677 ext 110 or lilia@millenniumcorporate.org.
One for the Books!
2018 Millennium Corporate Annual Meeting
A Memo From Ops
Incoming Wire Transfer Routing Instructions

The Millennium Corporate Ops team has a message for you! To foster efficient and accurate posting of incoming wire transfers, they are providing the following Incoming Wire Transfer Routing Instructions. If you haven’t already, please share these instructions with your business partners, any other financial institutions you currently work with, and your members, respectively.

Credit Union Member Instructions

Wiring Funds to a Member’s Account as the Beneficiary

- Receiving Financial Institution - Millennium Corporate Credit Union
- Receiving ABA Routing Number - 301180111
- Beneficiary Financial Institution - Your Credit Union Name
- Beneficiary ABA Routing Number/Account Number - Your Credit Union ABA Routing Number
- Beneficiary - Your Member Name
- Beneficiary Account Number - Your Member Account Number

Credit Union Instructions

Wiring Funds to your Credit Union’s Account as the Beneficiary

- Receiving Financial Institution - Millennium Corporate Credit Union
- Receiving ABA Routing Number - 301180111
- Beneficiary Financial Institution - Your Credit Union Name
- Beneficiary ABA Routing Number/Account Number - Your Credit Union ABA Routing Number
- Beneficiary - Your Credit Union Name
- Beneficiary Account Number - Your Credit Union ABA Routing Number

Questions? memberservice@millenniumcorporate.org or 800.721.2677

Meet Millennium’s New Marketer

Lilia Rochel, who you may call Lili or even L-Dawg, is staring down her 1-year anniversary (06.19) at Millennium Corporate. Ask her what she treasures most about her time at the Corporate and she’s sure to respond, ‘meeting new people and traveling to new places’.

Traveling to new places is great but Doo-Dah (Wichita, KS) is home to Lili, who swears she’ll never leave. Why? Her huge family, who she loves so dearly. What else does she love? Dogs, chickens, cows. You name an animal – she loves it. Thor, Ziggy, Bella and Molly are her faves, though. The four critters who share her residence and stole her heart, her puppy dogs.

Dogs are great but so are kitties...especially Monster Kitties. Lili takes great pride in coaching the Monster Kitties, her youth soccer team. She’s a Monster Kitty, AND a Shocker through-and-through, having majored in Business Management and Marketing at Wichita State University. With her Bachelor’s degree in hand May 2017, she’s now focused on her MBA in the fall of 2018. Will she stay true to WSU, though? We shall see.

Now, that summer’s here, Lili’s favorite time of year, you’re sure to find her busy with pups, and Kitties, and family, and a Starbucks Cool Lime Refresher (6 pumps of Raspberry, please).

Lili brings great energy, ideas, and life to Millennium Corporate. We’re blessed to have her! Should you need to chat her up...about this, that, or the other, you will find her here - P – 800.721.2677 x110   E – lilia@millenniumcorporate.org
The Best of The Best
Millennium Corporate Board of Directors

At the 2018 Annual Meeting, we honored three retiring board members and we welcomed three new faces and their accompanying perspectives to the Millennium Corporate Board of Directors.

Bob Thurman, the longest running Millennium Corporate board member of all time (so far, that is) and former CEO of Credit Union of America, retired after serving 31 years as a volunteer for Millennium Corporate. (Holy smokes, folks, that’s three decades plus!) Joining him in retirement is Ron Miller, former CEO of Edison Credit Union, who was a corporate volunteer for 22 combined years with Missouri and Millennium Corporate. (Still in double digits, impressive!) And lastly, Kenn Miller, who served two and two – two years on the Board and two on the Supervisory Committee. Although difficult to let our friends go, we wish all of our recent retirees the best in their future endeavors!

Now, on behalf of our membership and Board of Directors, we take pleasure in welcoming our new board members. While proud of the accomplishments and hard work of our dedicated veterans and parting board members, we are moved to see individuals of such caliber join our board. Our new volunteers, Michael Augustine-Frontier Community Credit Union, and Linda Allen-Arsenal Credit Union, bring with them an immense knowledge, and passion for the credit union movement along with the desire to envision an ambitious future for the Corporate to meet our membership’s growing needs. We are fortunate to have them on our team!

The Board provides leadership for carrying out the Corporate’s mission. We thank each and every one of them for their time, talent, dedication, and commitment to Millennium Corporate Credit Union. They are a vital component to our success and continued improvement!

We are confident in saying, they are the best of the best!

HOLIDAY CLOSING

Millennium Corporate will be closed Wednesday, July 4th, 2018, for Independence Day. Regular business hours will precede and follow this mid-week celebration.

Please be aware, this closing may impact your regularly scheduled currency and coin order or delivery. Please contact an Account Specialist with questions or needs at 800.721.2677 or email memberservice@millenniumcorporate.org.

Now get out there, be safe, and celebrate America!