Here’s the scoop...

TAKE AIM | A Virtual Tour + More
New Website, New Features, Great Services

AIM, the ALM consulting service of Millennium Corporate, has a new website with some exciting new functionality and we want to take you on a virtual tour, Thursday, July 17th at 2:30 PM!

Now, at www.aimcusolutions.org, you can...

- Click and buy securities online
- See special highlighted security offerings
- Conveniently access current and previous ALM, accounting and investment reports online
- Upload documents for the AIM team, securely, without the hassle of email links
- Subscribe to daily, weekly and monthly economic commentary
- And of course, more. There’s always MORE!

Join AIM staff as they show you their new website, discuss their service offerings, and answer your questions! To register, simply email your name, email, and credit union to lilia@millenniumcorporate.org. We look forward to your participation!

In Good Company...
Millennium BOD/Volunteer Update

Chris McCreary, President/CEO of United Consumers Credit Union, Independence, MO, was elected to the Millennium Board of Directors for a 3-year term at the 2019 Annual Meeting. Board officers were elected and none changed hands. The Millennium Board members are -
We Came, We Saw, We Threw Axes
2019 Annual Meeting

The 2019 Annual Meeting has come and gone but the memories remain. And oh, are they good ones! The speaker lineup was impressive – Dr. Rick Rigsby commanded our attention as he spoke to Making an Impact. Dr. Elliot Eisenberg spoke to the Economy in 2019, asking Terrific, Turbulent or Tepid? And Holly Rowe, ESPN Reporter, spoke about Living and Working with Passion. Credit unions know all about that!

But, what did we do to get warmed up for these great speakers? We donned our plaid shirts and threw axes with friends and colleagues from KS, MO, MT and NE, at Blade & Timber! After a brief but thorough tutorial from accomplished and trained axe throwers, the gang got after it. Many bullseyes were hit, many axes didn’t stick, but all had a great time!

The main event, the Annual Business Meeting, took place Thursday afternoon. We shared highlights from 2018 and future plans for the Corporate, for 2019 and beyond. We networked with old friends and welcomed new ones to the fold. You elected a new board member and re-elected some familiar faces (see In Good Company, Page 1).

All in all, a great annual event was had! Thanks to everyone who made it out. We hope to see you next year as well as some new faces. In the mean time, enjoy these snapshots of a time well had-
In Good Company... (pg. 1 continued)
Millennium BOD/Volunteer Update

Board of Directors

Tom Kjar, Creighton FCU – NE | Chair
Greg Winkler, Azura CU – KS | Vice Chair*
Mark Kolarik, KS Teachers Comm. CU – KS | Secretary/Treasurer*
Linda Allen, Arsenal Credit Union – MO
Michael Augustine, Frontier Community CU – KS
Glenna Jarvis, Missouri Central CU – MO

LaRae Kraemer, K-State FCU – KS
Chris McCreary, United Consumers CU – MO*
Kevin Mayer, Richland FCU – MT
Ted Underwood, Golden Plains CU – KS*
Phil Weber, Central Communications CU – MO

*Elected to the Board for 3-year terms at the 2019 meeting.

Our sincere thanks to the board and committee volunteers for their time, guidance and support. And congrats to our newest board member, Chris McCreary! While we’re thanking and congratulating folks, let’s give a shout out to all our volunteers in the following committees – the Asset/Liability Committee (ALCO), Supervisory Committee and Credit Committee.

Asset/Liability Committee (ALCO)

Kent Gleason, Millennium Corporate CU | Chair
Larry Eisenhauer, Millennium Corporate CU
Kitty Gray, Millennium Corporate CU
Mark Kolarik, KS Teachers Comm. CU – KS

Ron Kampwerth, Anheuser Busch Employees CU – MO
Kevin Mayer, Richland FCU – MT
Brady McLeod, AIM
Walter Thompson, AIM

Supervisory Committee

Steve Grooms, 1st Liberty FCU – MT | Chair
Chuck Bullock, Quantum CU – KS
Teri Krakowka, Southwest Montana Community FCU – MT

Dee Schriner, Trius FCU – NE
Kevin Stubblefield, Metro CU – MO

Credit Committee

Paul Meissner, CU of America – KS | Chair
Jerry Barnett, LincOne FCU – NE

Kevin Bruesek, Conservation Employees’ CU – MO
Gerry Veis, Bear Paw CU – MT

Thank you all for your service to Millennium Corporate and our member credit unions, including your own.

www.millenniumcorporate.org | 800.721.2677
Where Won’t We Be? 
Travels & Trade Shows

We close out April and start May exhibiting at the CUAD Annual Summit in Fargo, ND. We sponsored the Crasher program that helped pay for 12 North and South Dakota Young Professionals attend the conference! Go CRASHERS, Go CRASHERS!

Soon after, we attended and served as the Lanyard/Name Badge Sponsor of the MMS Annual Meeting & Training event in Wichita, KS. Then, it was on to speak and sponsor the HCUA Regional Small CU Roundtable in KC. Butte, MT was our next stop, to exhibit at the MCU Power-Up Convention, Montana’s Credit Unions Annual Meeting. Millennium Corporate and CUNA Mutual Group partnered up in Montana to co-sponsor the FUNdraiser Golf Tournament to benefit MCUCD – Montana’s Credit Union for Community Development. We’re also represented at the NCUL Capitol Club Classic Golf Tournament in Lincoln, NE.

Then it’s on to the HCUA Topeka Small CU Roundtable, May 30th. Shortly after, we’ll be exhibiting and sponsoring the NCUL Annual Convention in Lincoln, NE in June. We’re also always out and about visiting members, attending credit union events, and often delivering ALM services through AIM.

YAY, Rachel!
Newest CU-ISI Registered Representative

Congrats are in order for one of our very own! Rachel Palmer, AIM Financial Analyst, is Millennium Corporate’s newest CU-ISI Registered Representative. She passed the last of the required tests earlier this year and now holds SIE (Security Industry Essentials), Series 7 and Series 63 licenses.

Rachel joined Millennium Corporate in February 2018, graduated from Wichita State University in May with a double major, no less, and became a CU-ISI Registered Representative in early January 2019. She’s a go-getter we’re super pleased to have gotten!

You may contact Rachel Palmer (CRD# 7004479) at rachel@aimcusolutions.org or at 800.721.2677 ext. 122.

Summer Time!
Upcoming Holiday Closings

Millennium Corporate offices will close for Memorial Day, Monday, May 27, 2019. Remembering and honoring those who gave their lives to serve and protect the United States is how many spend this holiday. Offices will also close for Independence Day, Thursday, July 4, 2019. Fireworks and cookouts, galore! Regular business hours will resume, Tuesday, May 28th and Friday, July 5th, respectively.

Please be aware that your regularly scheduled currency order or delivery may be impacted by the holiday. Should you have questions regarding the potential impact, please contact an Account Specialist at 800.721.2677 option 1.
Hello, Brady!

Employee Spotlight

Brady McLeod is celebrating his 21st anniversary this year! Twenty-one years and he shares this, “Millennium Corporate is a great place to work. We have a strong team environment, committed, light-hearted employees, and a high standard of service. I love the people I work with at Millennium and our membership. I see the credit union philosophy of “not for profit, not for charity, but for service” alive and well, every day.”

Brady enjoys spending time with his wife, kids, and puppy. Visiting coffee shops is one of their family faves, along with volunteering at their church – in the nursery and with services, while his son plays guitar in the church band. Brady’s kids keep the family on the run – their oldest just graduated from college, the second is finishing her second year in college, the third is graduating from high school in May and starting college in the fall and their youngest is starting high school in the fall.

Brady’s hobbies include building computers with his son, serving on his neighborhood HOA board, updating their house, working in the yard, and trying to keep up with his wife’s honey-do list – some very productive hobbies, indeed.

When Brady’s not hard at work at home, he’s here, working just as hard co-managing the AIM service that provides ALM consulting services to client credit unions. If you want to chat with Brady, you can reach him at brady@aimcusolutions.org or 800.721.2677 ext. 101.

ACH Update

Same Day ACH Credit Entry Availability

Currently, the ACH Rules require RDFIs (Receiving Depository Financial Institutions) make same day ACH Credit entries available in the Receiver’s account by 5:00 PM (RDFI local time) on settlement date. Effective September 20, 2019, the ACH Rules will require RDFIs to make same day credit entries available by 1:30 PM (RDFI local time) on settlement date when the entries are received in the “first same-day processing window”. Refer to the table below from the EPCOR Quick Reference Guide.

Effective September 20, 2019 the ACH Rules will require RDFIs to provide funds availability to account holders as follows:

<table>
<thead>
<tr>
<th>CREDIT ENTRY</th>
<th>AVAILABLE FROM ACH OPERATOR</th>
<th>FUNDS AVAILABLE FOR WITHDRAWAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not a Same Day entry</td>
<td>By 5 p.m. RDFIs local time on the day prior to settlement</td>
<td>By 9 a.m. RDFIs local time</td>
</tr>
<tr>
<td>Not a Same Day entry</td>
<td>After 5 p.m. RDFIs local time on the day prior to settlement</td>
<td>No later than the end of the Settlement Date</td>
</tr>
<tr>
<td>Same Day entry</td>
<td>In first same-day processing window</td>
<td>By 1:30 p.m. RDFIs local time</td>
</tr>
<tr>
<td>Same Day entry</td>
<td>In first same-day processing window</td>
<td>By 5:00 p.m. RDFIs local time</td>
</tr>
</tbody>
</table>

That’s the scoop...

Contact Information
Millennium Corporate Credit Union

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St. Louis, MO 63146

Montana Office
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Toll Free | 800.721.2677
www.millenniumcorporate.org

Questions?
Lilia Rochel
800.721.2677 x110
lilia@millenniumcorporate.org

Circe Gleeson
800.721.2677 x106
circe@millenniumcorporate.org

Online Resources
Due Diligence, Annual Report & Financial Audit

The 2018 Due Diligence Packet is complete and ready for members! To access the packet, simply login to My Millennium, cruise on over to the Reports Page and download, print or view the contents. Need a My Millennium login? Visit the Millennium Corporate website – www.millenniumcorporate.org – click the “Sign up for My Millennium now!” link in the blue box on the Home Page and complete the New Member Registration fields. We’ll approve your request and voila – you’re in. (My Millennium is our private site for members only.)

If you’re looking for the Annual Report or Financial Audit, separately, they’re on our public site. From the Home Page, select Communications/Financial Reports and the Annual Report and Financial Audit are the first two links on the page. These two reports are also included in the Due Diligence packet should you want one file that includes everything due diligence. Additionally, if you would like a CD or flashdrive with the Due Diligence packet, email marketing@millenniumcorporate.org and we’ll send you one!

I Spy With My Little Eye
New Website Features

Have you visited the Millennium Corporate website lately? (That’s rhetorical. Of course, you have.) Our Home Page has a new look and some new Communications for your reading pleasure!

We’ve added a Weekly Economic Commentary and Monthly Economic & Financial Digest to our online resources. And linked them, conveniently, directly from the Home Page. Should you want to access the repository directly the reports are housed on the Communications Page.

Hop on over to the Millennium Corporate website, when you’re done perusing this issue of The Scoop – www.millenniumcorporate.org – and look just below the rotating banner ad. Click to access the Weekly Economic Commentary and the Monthly Economic & Financial Digest! We’ll house at least the last quarter reports online for your enjoyment.

Choices, Choices...
CUBG’s National Business Services ConferenceS

That’s right “ConferenceS”! There are two to choose from – August 5-7 in Portland, OR or September 23-25 in Savannah, GA. Regardless when and where you go, you’ll hear from Expert Keynote Speakers on Topic-Focused Breakouts and you can even attend Early Bird Education Sessions. The pricing is competitive, the lodging, exquisite, and the content, top-notch! Registration is NOW OPEN on the CU Business Group website – www.cubg.org.