Disaster Relief - The Credit Union Way

On July 9, 2019, the five-county area surrounding Kearney, Nebraska, experienced unprecedented flooding. The flooding affected several Trius Federal Credit Union members, employees and even one of their branches. Being proactive, Trius immediately went to work implementing a Disaster Relief Program for their members. Dee Schriner, CEO at Trius, knew that this Disaster Relief Program was not just a decision for Trius but for all of their credit union partners.

Over the last few years, Trius FCU successfully launched a loan participation program with LoanStreet to help manage their liquidity plans and concentration risks. The program has been incredibly effective which also means that many of their members’ loans are not just held by Trius FCU but other credit unions across the country.

With the Disaster Relief Program established, Dee contacted LoanStreet representatives who immediately crafted a letter agreement covering the terms of the program for each participating credit union. And, in the tradition of people helping people, each participating credit union approved the Disaster Relief Program to support Trius FCU’s members.

The Disaster Relief Program amended Trius’s lending and collection policies, providing a variety of options to meet nearly as many needs as possible.

Options Included:
- Temporary payment reduction
- 50% payment reduction on consumer loans with a minimum of $5 toward principal
- One time no fee skip payment
- 6-month extension options
- No fees

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Millennium Corporate spent the early summer in search of the perfect candidate to join our Marketing team. As luck would have it, we found the perfect CANDIDATE-S! That’s right - two employees joined Millennium Corporate in August - Bob Jewett and Brittney Weis!

Bob comes to Millennium Corporate with over 10 years experience in sales and marketing. Most recently, Bob worked in the insurance industry managing a Shelter and AFLAC agency. Brittney comes to us with more than 6 years of fundraising and business development experience at Make-A-Wish Kansas and Mighty Oakes Heart Foundation. At MOHF, she helped grow their annual funds raised from $200k to $800k, in just three short years.

Brittney is a Kansas girl, born and raised. A Shocker, even, where she earned a B.S. in Health Care Management and Community Development. Where’s Brittney when she’s not at work? Spinning at the gym, camping at the lake, and spending time with her family - her hubby, Kyle, and their sons. Brittney is a go-getter with energy galore and a passion for philanthropy and volunteering for causes centered around congenital heart defects which affected her first-born son.

Bob is married with children - a son and a daughter and a wonderful wife, Jackie. Empty nesters, they are, as their youngest just left for his freshman year at Emporia State and their oldest lives in KC post graduation from Southwestern College, his alma mater. Bob and his best buds can be found scouring the city for the dive-iest of dives for a monthly lunch outing. Two rules - they don’t go to the same place twice and they only eat local. No chain restaurants for these guys - no way, no how! Bob also dabbles in woodworking and is fairly confident he missed his calling as a race car driver. Vroom vroom.

Bob and Brittney joined the Millennium Marketing Team as Business Development Associates who will spend the majority of their time hitting the credit union road, knocking on doors, meeting with credit union staff, to learn how we can best serve your needs.

When they’re not out seeing you, they’ll be here, in the Wichita office. Here’s how you can reach them -

Bob - 800.721.2677 x112 | bob@millenniumcorporate.org
Brittney - 800.721.2677 x110 | brittney@millenniumcorporate.org

They’re super excited to meet you - Thank you for making them feel so welcome!

Fall-idays Are Here
Office Closures

Millennium Corporate will close for the upcoming Fall and Winter holidays -

Monday, November 11th - Veterans’ Day
Thursday, November 28th - Thanksgiving
Wednesday, December 25th - Christmas
Wednesday, January 1st - New Year’s Day

Please keep in mind that your regularly scheduled currency and coin order and delivery may be impacted by the holiday closures. Please contact an Account Specialist with questions or needs - 800.721.2677 option 1.
The Credit Union Way
(continued)

Any members experiencing financial difficulties due to flooding, or a decrease in household income connected to the flooding and adverse weather conditions could have qualified for the program, provided they are in good standing. The program was in effect from July 2019 to September 2019.

Historically, some credit unions have been reluctant to enter into participation for fear that they may not be able to effectively respond to incidents like the one Trius experienced. However, Trius, together with LoanStreet and their participation partners, proved that credit unions don’t just support their members, but each other as well.

Socially responsible lending and servicing policies are shared values among all credit unions and good economics to boot!

Thank you to LoanStreet for sharing. Ian Lampl, LoanStreet CEO, authored the article.

People! People!
Staff Anniversaries
Thanks and appreciation go out to the staff who work to support our credit union members and this amazing group we call family! The following employees are celebrating anniversaries this fall/winter -

- Kent Gleason - EVP/COO - 29 Years
- Marilyn Lee - Account Specialist - 14 Years
- Jacque Cully - Internal Auditor - 5 Years
- Chris Hageman - AIM Financial Analyst - 4 Years
- Cristian Castaneda - IT Support Specialist - 2 Years

We couldn’t do what we do without you!

Eyes Wide Open
In Support of Credit Unions
This past summer, the Millennium Corporate Board and Management decided to contribute to the CUNA Open Your Eyes Campaign in support of our trade association partners in our four primary states - Kansas, Missouri, Montana and Nebraska. The campaign is already running in Kansas, Missouri, and most recently, Nebraska.

CUNA’s national campaign is spreading the credit union message all across this great nation. We want to do what’s right to help spread the word and OPEN EYES!

Proud Millennium
New CU-ISI Registered Representative

Lea Papamichael is our newest CU-ISI Registered Representative! Lea is an AIM Financial Analyst and has been since before she even graduated from Wichita State in May 2017, holding an Honors Scholar designation AND a Bachelor of Business Administration in Finance. AND, now she’s tackling her Masters in Business Administration with a Finance emphasis. This girl is on fire!

Lea completed her last required securities certification and now holds her SIE – Security Industry Essentials, Series 7 and Series 63 licenses.

You may contact Lea (CRD# 7004426) at lea@aimcusolutions.org or 800.721.2677 ext 120.
Just Do It!
coreCONNECT Biometric Software Enhancement

In mid-July, we shared with coreCONNECT users that the biometric software that secures coreCONNECT behind fingerprint authentication had been upgraded. The upgrade allows increased compatibility for users with more recent O/S packages as well as additional web browsers, particularly Google Chrome and Firefox.

We also told everyone that every computer that accesses coreCONNECT had to be upgraded to the new biometric software within 60 days of when we shared the news. That 60 days has come and gone and yet, not everyone has upgraded to the new software package.

So, here we are, giving you one last final, final reminder that the upgrade needs to occur and it needs to occur pretty darn quick to ensure your access to coreCONNECT remains uninterrupted.

Here’s What to Do -

**STEP 1**
Login to coreCONNECT and locate the step-by-step biometric software upgrade instructions in the DOWNLOADS section of the coreCONNECT Home Page. Read and follow them.

**STEP 2**
Locate the upgrade link in the LINKS section of the coreCONNECT Home Page. Install the upgrade.

**STEP 3**
Contact IT Support Specialist, Cristian Castaneda - 800.721.2677 x135 | cristian@millenniumcorporate.org - should you encounter any questions.

The deadline to upgrade is **November 21st**. Should you not upgrade prior, you will be locked out of coreCONNECT and the upgrade must be installed before you can gain access.

New scanners aren’t necessary - an easy-peasy install and you’ll be good to go! Just do it!

Economics Heaven
Weekly & Monthly Economic Reports

Have you surfed on over to the Millennium Corporate site, recently? If so, you’ve most likely noticed the revisions to the Home Page.

Directly below the scrolling banner ad, we added the **Read Our Economic Reports** section. Click that baby and you land in Economics Heaven, sorta.

You’re directed to the land (or page) that houses our new **Weekly & Monthly Economic Reports**.

Give them a read - they’re sure to delight!
New & Improved Windows
ACH Origination Processing Window Updates

We’re making changes to our ACH Origination Processing Windows to improve workflow and reduce rushed processing. These improvements will ease your worry about making sure files are processed as and when intended. And should there be a processing disruption (a rare occasion), resolving it will be much simplified.

Today’s ACH Origination Environment
Today, the coreCONNECT-ACH Origination file times are currently set to 9:00AM, 1:15PM, 3:00PM and 11:00PM. When the clock on the wall hits these four times, all ACH origination files that credit unions have entered to coreCONNECT-ACH during each time frame are submitted to the Federal Reserve Bank. Files submitted with the current days date as the Effective Entry Date by the 9:00 AM or 1:15 PM deadline are delivered to the FRB to meet their Same Day ACH window for Same Day Settlement. Files submitted with a future Effective Entry Date in those same files will settle when dated.

These files are often quite large and the current times make for a very tight turnaround to meet the FRB’s Same Day ACH window deadline. Because of all this, we’re making a change!

November 15th and Beyond ACH Origination Environment
Beginning, November 15th, we’re giving you SIX processing windows, that’s right, SIX. And we’re adding in another Same Day Settlement window to ensure those files you want sent today, go, and we’re shaving 15 minutes off the 1:15 PM window to make sure there’s sufficient time to get everything sent timely.

The chart below wraps it all up.

<table>
<thead>
<tr>
<th>Current Schedule</th>
<th>New Schedule</th>
<th>Change</th>
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</thead>
<tbody>
<tr>
<td>9:00 AM*</td>
<td>9:00 AM*</td>
<td>None</td>
</tr>
<tr>
<td>1:15 PM*</td>
<td>11:00 AM*</td>
<td>NEW!</td>
</tr>
<tr>
<td>3:00 PM</td>
<td>1:00 PM*</td>
<td>Minus 15 Min.</td>
</tr>
<tr>
<td>11:00 PM</td>
<td>11:00 PM</td>
<td>None</td>
</tr>
</tbody>
</table>

*Same Day ACH Settlement Files

If you have questions regarding these new processing times for ACH Origination, please contact an Account Specialist at memberservice@millenniumcorporate.org or call 800.721.2677, option 1.

That’s the Scoop...

Millennium Corporate Credit Union

<table>
<thead>
<tr>
<th>Kansas Office</th>
<th>Missouri Office</th>
<th>Montana Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>8615 W. Frazier, Wichita, KS 67212</td>
<td>2055 N. Craigshire, St. Louis, MO 63146</td>
<td>101 N. Rodney Suite 2, Helena, MT 59601</td>
</tr>
</tbody>
</table>

Please contact Circe Gleeson with Questions or Suggestions - circe@millenniumcorporate.org or 800.721.2677 x106