Here’s the Scoop...

SimpliCD Online
It’s Really Slick!

Mid-December, Millennium Corporate, AIM - our Asset & Investment Management Service, and SimpliCD took the custodial CD program to a whole new level with SimpliCD Online!

SimpliCD Online truly ups the ante by bringing the simplification of SimpliCD to your desktop. Grab your coffee, log in, peruse the available offerings from the nationwide pool of issuers, many of which offer exclusive, competitive rates only through SimpliCD, make your selection, and buy the investment. It’s really that simple. And you haven’t even left your desk or picked up the phone. (Don’t fret, if you want to pick up the phone, please do. We’d love to talk to those of you who prefer to buy your SimpliCD investments via telephone with an AIM Financial Analyst.)

Whilst you’re perusing you may notice that SimpliCD Online will only show you offerings you’re not already invested in if purchased through SimpliCD. There’s even a solution if you purchased investments outside SimpliCD. A quick spreadsheet upload can bring in already owned investments to SimpliCD Online.

We’ve also not forgotten about the comprehensive reporting SimpliCD provides, no-sir-ee. Trade confirmations, daily and monthly statements are all available online as are the due diligence documents you’ll need for thorough record keeping. It’s all there!

Where is “there”, you may be wondering...the SimpliCD Online link is securely housed in the AIM Portal on the AIM website - www.aimcusolutions.org. You’ll need AIM Portal access, as well as SimpliCD Online access. Hop on the AIM website and sign up for AIM Portal access then shoot an email to Rachel Palmer, AIM Financial Analyst - rachel@aimcusolutions.org - letting her know to sign you up for SimpliCD Online!

Should you want a SimpliCD Online sneak peek, visit My Millennium on the Millennium Corporate website, easily navigate to the Reports page and click “SimpliCD Online” in the Webcast Library. You’ll get to watch the recording of the webinar we hosted in December.

It’s convenient. It’s secure. It’s SimpliCD Online!

Contact aim@aimcusolutions.org to sign up TODAY!
Don Those Aprons!
2020 Annual Meeting Announcement

The dates have been set - **April 23-24, 2020**. Check. The location has been secured - **The InterContinental Kansas City at the Plaza**. Check. The speakers are lined up - **Lee Wetherington, Jim Stickley and Mike Schenk**. Check Check Check. That’s everything, right? Not quite! We are cooking up some fun Thursday evening at The Culinary Center of Kansas City. Don your aprons, ladies and gentlemen, we’re sous-chefs for the evening and there can never be too many chefs, or sous-chefs, in the kitchen as far as we’re concerned.

Registration materials available soon!

Nosh & Network
Millennium Leadership Luncheon

Millennium Corporate has created a new, networking opportunity for credit union leaders in the new decade - a **Leadership Luncheon**! Nosh a little, network a lot.

Twice a year, in four states, we’re coordinating a networking lunch for credit union leaders. We’ll make all the arrangements. Shoot, we’ll even pay for the meal! All we ask of you, is that you make time to attend and share your insight with other credit union leaders in your community.

Look for your invitation to a Leadership Luncheon near you in the coming weeks. Please reach out to marketing@millenniumcorporate.org with questions, in the meantime.

Getting Innovative With It
HCUA Innovation Conference

HCUA is hosting their second annual **Innovation Conference** and guess who’s this year’s amazing sponsor? (Did “amazing” give it away?) Yes, it’s us! And, we’re super excited for the opportunity. Here’s the gist - it’s an in-person conference where executives of the region’s most progressive minded credit unions can connect and discuss what’s new, what’s working, and what’s coming in the world of FinTech.

That said, what is FinTech, really? Well, it means different things to different people but it starts here - Wikipedia defines FinTech as such, “**Financial technology**, often shorted to **fintech**, is the technology and innovation that aims to compete with traditional financial methods in the delivery of financial services. It is an emerging industry that uses technology to improve activities in finance.”

But, I digress...Your day at the Innovation Conference will include expert presentations on where the worlds of banking and FinTech are intersecting and how to implement new innovative products, demonstrations of real-life examples of FinTechs that are already changing the financial services landscape, and a networking reception to discuss challenges, successes, and ideas for leveraging FinTechs to better serve members.

All your event details and online registration can be found on the HCUA website - www.heartlandcua.org.
Speaking of Speakers
Millennium Annual Meeting Line-Up
It’s a good one, our line-up of Annual Meeting speakers. Here’s a sneak peek...

Lee is the Director of Strategic Insight for Jack Henry & Associates, Inc. He directs the development of actionable insight and strategy for the financial services industry at large. This includes creating programs, presentations, and articles designed to orient and educate financial executives on both the trends and implications of new technologies.

Jim has stolen credit cards, hacked Social Security numbers, robbed banks, and created fake ATMs. He has broken into armed government facilities and has stolen from teenagers. He is an identity thief, but he is no criminal. Fortunately for all victims involved, Stickley is a cybersecurity expert with over 20 years in the industry who was hired to perform these attacks by corporations testing their security, news agencies investigating security concerns, and other media outlets interested in knowing just how easy it is to commit identity theft. His job is to find security flaws before the real criminals and warn people and organizations about what they can do to protect themselves.

Mike Schenk. Economics.
Mike has 35 years of experience in the financial services industry. In 1992 he joined the Credit Union National Association (CUNA) – the largest and most influential national trade association advocating for America’s credit unions. Mike currently is Deputy Chief Advocacy Officer for Policy Analysis and Chief Economist for CUNA and conducts economic research and supports CUNA’s public relations and advocacy efforts.

You can’t miss this event! Registration opens soon!

Montana Connection
Millennium Adds Staff
Kara Connors may have just joined the Millennium Corporate team (January 2020) but she’s been working in the biz since 2003. Many of you know Kara from her tenure at Montana’s Credit Unions as their Director of Administration but did you know she also worked at Treasure State Corporate as a Financial Analyst? She did, and now she’s back as an AIM Financial Analyst & Member Engagement Representative. Kara will work with Montana AIM clients and spend time engaging with Montana members as well as support new business in neighboring states.

Kara is passionate about many things. Her squad, among them. That’s her four kiddos. What else? Working with credit unions and the relationships with her credit union peers. She enjoys coaching basketball, water-skiing, running, kayaking, cross country skiing, and - most importantly - spending quality time with her family and friends. Welcome aboard, Kara! Kara can be reached at kara@millenniumcorporate.org or by phone - 800.721.2677 ext. 180.

Presidents’ Day
Millennium Offices to Close
Millennium Corporate offices will close in celebration of our first president, Mr. G. Washington, as well as all the other biggest of cheeses throughout history. Presidents’ Day falls on the third Monday of February each year - the 17th in 2020. Regular business hours will resume Tuesday, February 18, 2020.

This closing may impact your regularly scheduled currency and coin order and delivery. Direct questions to an Account Specialist - 800.721.2677 option 1 or memberservice@millenniumcorporate.org.
**Operations News**

**ACH Updates & FRB Currency Ordering Deadline Change**

**ACH Changes on the Horizon**

Same Day ACH dollar limit per transaction increases from $25,000 to $100,000 on **March 20, 2020**.

Effective **April 1, 2020**, the R10 return reason code will only be used for transactions that are truly unauthorized. Transactions that are the incorrect dollar amount, on a date other than agreed upon, part of an incomplete transaction or are improper/ineligible will be returned using the R11 return reason code.

A new later Same Day ACH processing window will be added **March 19, 2021**, with a deadline of 4:45PM ET for originating depository financial institutions (ODFIs) to transmit files, with a target deadline for distributing files to receiving depository financial institutions (RDFIs) of 5:30PM ET and a target for settlement of items in those files at 6:00PM ET.

Visit these websites for more ACH information - NACHA, EPCOR, UMACHA.

**FRB Currency Ordering Deadline Change**

In **April 2020**, the Federal Reserve Bank will shorten the cash order deadline by 2 hours. The permanent modification to the Federal Reserve System deadline is being put in place to better support financial institutions, armored carriers and the Federal Reserve Cash Depot operators. This FRB change will in turn impact the Millennium Corporate deadline for placing currency orders on both programs by 2 hours - CorporateCash and Currency & Coin Delivery (FRB). **Stay tuned for the effective date and further details.**

**This Could Be Your Year!**

**2020 Annual Meeting Scholarship**

Have you ever attended the Millennium Corporate Annual Meeting? If so, that’s awesome. We appreciate you doing so and hope you’ll be back this year **AND** bring a colleague. If not, this could be your year!

The second annual **Millennium Corporate Annual Meeting Scholarship** kicks off February 10, 2020, and it’s available to first-time attendees. Here are the deets - Millennium Corporate will pay all travel, lodging, and registration expenses for FOUR lucky scholarship winners. What’s the catch? There is none! If you’ve never been before, you’re employed with one of our member credit unions, and your supervisor gives you the green light simply hop on over to the Millennium Corporate website [www.millenniumcorporate.org](http://www.millenniumcorporate.org) > Communications > Member Resources > Annual Meeting Scholarship. But don’t hesitate - the application deadline is February 28, 2020. The Millennium Management Team will review all applications and make selections the first week of March. Scholarship winners will be notified via email March 6th.

Questions? Email [marketing@millenniumcorporate.org](mailto:marketing@millenniumcorporate.org). Good luck!

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**That’s the Scoop...**

**Millennium Corporate Credit Union**

**Kansas Office**

8615 W. Frazier St.
Wichita, KS 67212

**Missouri Office**

2055 N. Craigshire
St. Louis, MO 63146

**Montana Office**

101 N. Rodney, Suite 2
Helena, MT 59601

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