



## Great Strides

### Item Processing Modernization Progress Report

We've got great news to share - Phase 1 of the Item Processing Modernization Initiative is **COMPLETE!** **WOOHOO!** While we've 2 phases remaining, we're off to a great start because of **YOU!** You are embracing this initiative with open arms, minds and hearts and we send you our sincere appreciation for making this a priority! Phase 1 included the transitioning all of IP East to a new deposit platform. With that in the rear view, IP West will have their turn, and that turn is on the horizon. Once everyone is on the new and improved deposit platform, we'll tackle In-clearings for all. (Rest easy knowing you'll be contacted before each phase that touches your credit union.) Sooner than you can imagine, this modernization project will be a distant memory and we'll all be living our best lives, with the best item processing service. YAY.

Sincerely, thank you for your patience, support, flexibility, and willingness to make your staff available to work with our IT team. It's a pleasure to be your Item Processing partner!

For questions or needs, please contact Lynette Borntreger, Item Processing Director, at [lynette@millenniumcorporate.org](mailto:lynette@millenniumcorporate.org) or 316.206.2237.

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## Hitting The (Annual Meeting) AirWaves KeyNote Announcement



You may not recognize his face but surely you've heard his voice, especially if you're a Kansas City Chiefs fan!

Mitch Holthus, the longest tenured and most decorated play-by-play "voice" in franchise history of the Kansas City Chiefs, is coming to the 2024 Annual Meeting!

Mitch was on the call of Super Bowls 54 and 57 when the Chiefs won their second and third Super Bowl Championships.

**And he'll be the voice that kicks off our 2024 Annual Meeting!**

Imagine the stories he has to share OR come to the meeting and hear them in-person! **(Do that!)**

Mitch Holthus has won five Emmy's for his video and on-line work by the Academy of Television Arts and Sciences, is a member of the Kansas Association of Broadcasters Hall of Fame, The Kansas State University Athletics Hall of Fame and in June 2022 was inducted into the Missouri Broadcasters Association Hall of Fame. As a result, he will be only one of three individuals in both the KAB and MBA Halls of Fame, joining his former broadcast partner Len Dawson, and the late Fred White.

*Follow me to Page 5...*

## Adding Up Item Processing Rebates Continue

Millennium Corporate followed up the June 2023 Item Processing Rebate with two even **BIGGER REBATES!** (Go Rebates, Go Rebates!)

In June, Millennium Corporate rebated 25% of item processing fees, to the tune of **\$32,500**. In August, we rebated 30% of fees, equating to a total rebate to item processing users of **\$37,500**. And In October, a whopping 40% of Item Processing Fees - **\$48,000** - was rebated to IP users!!

**YOUR 2023  
ITEM PROCESSING  
REBATE TOTAL (to date) is  
\$118,000!!**

Not only are we rebating fees, we're also investing \$2.5 million to modernize the platform, making it an industry leader!

Stay tuned for more - more rebates, more efficiencies, more everything!

Should you have questions about the modernization initiative, the rebates, or you want to learn more about our Item Processing offering that includes share draft processing and remote deposit capture, email [engage@millenniumcorporate.org](mailto:engage@millenniumcorporate.org).

## Secure Your Settlement FedNow Settlement Designation

The FedNow Service is the new instant payment infrastructure developed by the Federal Reserve Bank that allows eligible depository institutions of different sizes across the U.S. to provide instant payment services. Through financial institutions participating in the FedNow Service, businesses and individuals can send and receive instant payments in real-time, around the clock, every day of the year.

While adoption of any new industry advancement takes time, it is certainly growing as credit unions and other financial institutions begin conversations with industry partners to build their roadmap and determine use case scenarios for themselves and their members.

As we're sure you're discovering or have discovered, there are many questions to answer and just as many paths to take. Amongst all that uncertainty, **ONE THING IS CERTAIN - identifying Millennium Corporate Credit Union as your settlement point for FedNow requires updated paperwork!**

Your Member Engagement Team of Bob Jewett & Ryan Nong is ready to assist you with managing your FedNow profile and completing the necessary paperwork to ensure settlement for this new processing method stays where you intend -

### Your Millennium Corporate account!

Email [engage@millenniumcorporate.org](mailto:engage@millenniumcorporate.org) to ensure your FedNow settlement stays put in your Millennium Corporate account. Prefer to call? Reach your Member Engagement Team at 800.721.2677 ext. 112 and 110.

## Turkey, True Love & Lasagna Holiday Closings

Most Thanksgiving Day celebrations are very similar - turkey and the fixings, family, friends, and naps! We were closed **Thursday, November 23rd**, to partake in all things turkey-day, but we're back at it, working for you and avoiding all that crazy shopping!

Listen to this amazing T-Day tale -- Elizabeth Neighbors, our VP-Accounting/Controller, shared that her parents had their first date on Thanksgiving! They went to see "The Sound of Music" and dined at Howard Johnson's Restaurant, the only place open on Thanksgiving. (How dear!) Circe's family dines on lasagna every Thanksgiving evening (she could never prep a turkey, NEVER). Although different, we each give thanks in our own special way!

We'll also close for the jolliest of days, Christmas, **Monday, December 25th**. Boxing Day is for the Brits (sadly), so we'll be back Tuesday morning the 26th. The first day of 2024 won't find us in the office, either. We're back the 2nd to kick off another exciting year!

*Reach out to an Account Specialist with questions about any impact to your currency order - 800.721.2677 option 1.*

**HAPPY THANKSGIVING! MERRY CHRISTMAS! HAPPY NEW YEAR!**

## Back-to-School Moolah Sallie Mae Student Loan Referral Program

It's always back to school time for someone! Which means it's never a wrong time to consider supporting your student-members by offering a private student loan solution - **SALLIE MAE!**



Through a partnership with **Sallie Mae**, a suite of education loans - *created specifically for the needs of undergraduate, career training and graduate students* - can help your credit union retain and grow member relationships by offering private student loans as a complement to the many student solutions you're currently offering.

**Sallie Mae** is the private student loan market leader with over 3,500 school relationships. Surely your student-members are enrolling in one or more of them. And after your student-members find all the funds they can get through grants and scholarships, money they don't have to pay back, exploring federal student loans is likely their next step. Being there for them through every life phase, as you know, helps solidify lasting relationships.

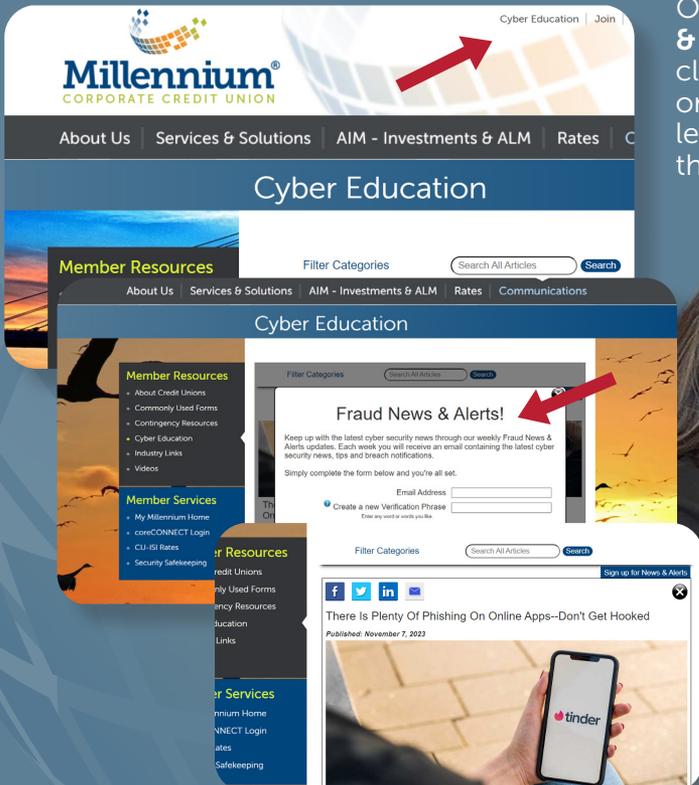
If you missed our launch webinar - **Student Loan Ready for Spring 2024** - and want to learn more, we recorded that webinar and it's sitting in **My Millennium** waiting for you. Questions about **My Millennium** and accessing the recorded webinar or moving forward with **Sallie Mae?** Ryan and Robert, your Member Engagement Team, are as easy to reach as emailing [engage@millenniumcorporate.org](mailto:engage@millenniumcorporate.org).

## Cyber-Foes & Cyber-Toes

Keeping your cyber-smarts on point is of the utmost importance these days as threats and attacks continue to flood our inboxes, phones and lives. We've got a new **FREE** resource that'll help keep you on your cyber-toes! Hop on over to the Millennium Corporate website - [www.millenniumcorporate.org](http://www.millenniumcorporate.org). From there, you can either click **Cyber Education** from the top of the home page (and every page) or you can click **Communications > Member Resources > Cyber Education**. Doing one of these lands you on our brand new **CYBER EDUCATION** page filled with tons of articles for you and your staff to read and share.

Once there, click **Sign up for News & Alerts** to receive **Fraud News & Alerts** in your inbox! Enter an *Email Address*, *Verification Phrase* and click *Submit*. The Verification Phrase will display in each email that originates from [news@stickleyonsecurity.com](mailto:news@stickleyonsecurity.com) so you know it's legit. You can even email articles (once open) to friends to warn them of cyber-foes by clicking the envelope icon.

**STAY ON YOUR CYBER-TOES & SIGN UP TODAY!!**



I absolutely **LOVE** this new addition to the website! I've already shared this amazing resource with my team. You should, too!

**Thank you, Millennium!!**

LaRae Kraemer, K-State Credit Union President & CEO

## A Missouri Moment

### Very FREE, Very Fabulous EVENTS

All our December Events cost you absolutely nothing - **WHAT A BARGAIN, right??!!** Join us for webinars and in-person noshing and networking at no cost - and you don't have to wake early or wait in line!

#### FREE WEBINARS | From Your Desktop!

##### ◀ December 13th - 10:30 AM CT | See Sooner, Act Faster: Credit Union Innovation

Filene Research Institute's Dr. Taylor C. Nelms, Senior Director of Market Insights & Advisory Services  
*In this webinar, join Dr. Taylor C. Nelms from the Filene Research Institute as he reviews cutting-edge research on innovation strategy, culture and partnerships for credit unions looking to drive growth and impact.*

##### ◀ December 14th - 11:00 AM CT | The Pause & The Pivot - Fourth & Final Presentation

Dr. Elliot Eisenberg  
*In this webinar, join Dr. Elliot Eisenberg for the final session in a 4-part economic review of 2023.*

#### FREE NOSH & NETWORKS | KCMO & STLMO

##### ◀ December 14th - 10:45 AM - 1:00 PM CT | FREE Peer Networking Event w/Lunch + The Pause & The Pivot Webinar

Check out our events on the **Events & Training** page here. Email [engage@millenniumcorporate.org](mailto:engage@millenniumcorporate.org) with questions or needs. **See you soon!**

## An Ichabod & A WuSHOCK

### AIM Team Expands

#### We have a new Ryan, and a new Ian, too!

Ian Trebilcock is a Washburn graduate with a degree in Finance AND economics. That's right - Ian is our **Ichabod** - dubbed one of the "weirdest" mascots in America! Ian's a great golfer and cornhole'r as he recently walked away with the MCU Be Fearless Cornhole Champion trophy. As well as playing sports, he loves watching them, he hikes (in Kalispell, most recently), and loves spending time with family and friends.

Ryan Younger, on the other hand, is a Shocker (with a Finance degree) from the land of Doo-Dah aka Wichita! **WuShock**, the very intimidating shock of wheat Wichita State University mascot, was voted third weirdest in

the Fan Buzz "11 Most Bizarre College Mascots". Ryan is a reader of two extremes - fantasy and reality, historical nonfiction to be precise. He too enjoys spending time with his fam/friends - we're all doing that this time of year!

Ryan and Ian were initiated this summer by joining their AIM colleague, Walter Thompson, and our super fun and funny Member Engagement Representatives, the other Ryan, and Bob Jewett, performing in the Cornerstone SYNG Fundraiser (see the purple suited gentlemen pictured above), and they unite daily to support our AIM clients and credit union members with ALM and investments. Please take a moment to welcome them to the team, if you haven't already!



Millennium & AIM Staff: Ryan Younger, Ian Trebilcock, Bob Jewett, Walter Thompson, and Ryan Nong

Ian Trebilcock | [ian@aimcusolutions.org](mailto:ian@aimcusolutions.org) | 800.721.2677 ext. 120  
Ryan Younger | [ryany@aimcusolutions.org](mailto:ryany@aimcusolutions.org) | 800.721.2677 ext. 117

## Hitting The (Annual Meeting) AirWaves

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Mitch isn't the only amazing speaker we have lined up, though. **(Trust that! Dotty is coming back - but that's a whole other story!)**

Mark your calendars **(April 24-26, 2024)** and get your game faces on! Mitch'll be riding high on the Chiefs back-to-back SuperBowl victories, right!! (Fingers crossed.)

Registration coming soon to Millennium Corporate online. Questions? Email [engage@millenniumcorporate.org](mailto:engage@millenniumcorporate.org).



### Go, Ryan! Go Ryan!

#### Ryan Nong Newest CUleader

We've a new CUleader in the house - come on down, Ryan Nong!!

Ryan participated in a year-long leadership certification process through the Cornerstone League - **CUlead** - where up-and-coming credit union professionals take a deep-dive into leadership training from all aspects - finance, human resources, marketing, management, and MORE!

**Congratulations, RYAN! We knew you could do it!** Send your messages of love and congratulations to Ryan - [ryan@millenniumcorporate.org](mailto:ryan@millenniumcorporate.org)!

## We're On LinkedIn

### FOLLOW US

to stay up-to-date on upcoming events, new services and **more**

We're having a blast connecting with so many Millennium Corporate friends, fans and partners!

We'll celebrate your successes, you'll celebrate ours! You'll read about our initiatives, learn about new business ventures and where we'll be so you can connect with our team on a whole new level and still get the best swag ever!

[linkedin.com/millenniumcorporate](https://www.linkedin.com/company/millenniumcorporate)

Abbriel Hadley, our new Marketing & Communications Specialist, is driving our social media presence and would love to hear from you about news you'd like to **see** or **share**.

Reach Abbriel here - [abbriel@millenniumcorporate.org](mailto:abbriel@millenniumcorporate.org)!

### LIQUIDITY STRESS TESTING

YOUR KEY TO UNLOCKING LIQUIDITY CERTAINTY



Ryan Nong & Bob Jewett  
Member Engagement Representatives

**ELEVATE**  
September 12-14, 2023  
Oklahoma City, OK  
**COME SEE US!**  
WE'D LOVE TO TALK TO YOU!  
Booth 404 & 406



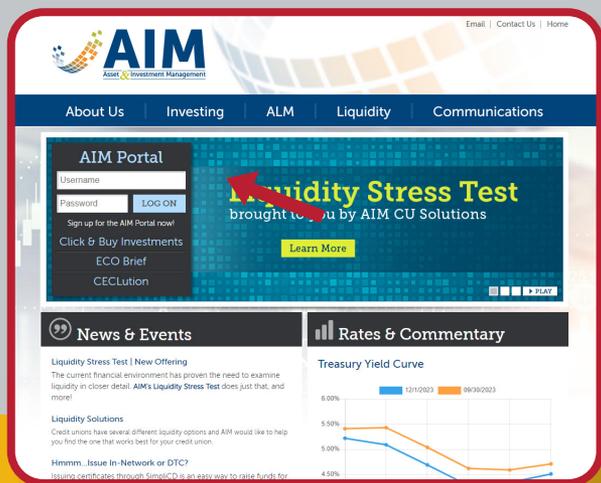
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TIPS TO CHANGE THE STRATEGIC CONVERSATION

## Shoo Broker, Don't Bother Me Shop Investments in One Place - The AIM PORTAL

Are you tired of brokers' calls and emails with investment options **THEY'RE** trying to sell with no regard to whether it's the best option for you? (That's rhetorical.) Shoo those brokers away and take matters into your own hands by visiting AIM online and peruse the portal that has a one stop click-and-buy option where you can shop securities, corporate investments, DTC & custodial CD's **The AIM Portal!**

The **AIM Portal** makes shopping for rates easy - if you have a specific term in mind, you can compare rates in the different markets and choose what best fits your ladder or other investment strategy. And, if you've questions about the process or the investments, you've your trusted AIM Financial Analysts to rely on - folks who know you and your business and are solely in it for **YOUR SUCCESS!**



Shop when you want, and for what you want. Shoo those pesky brokers away and hop on the **AIM Portal TODAY - aimcusolutions.org!**

Sign up and SHOP.  
Dial this - **855.882.8474** - for guidance along the way!

## Staying in Touch Constant Contact

Don't be surprised if you see a Constant Contact email from yours truly. On occasion, we'll use CC to send special announcements for events and such! The messages are formatted as you see below and are sharing exciting news and announcements!!

Add [engage@millenniumcorporate.org](mailto:engage@millenniumcorporate.org) to your approved list to make sure you receive these new messages!!



## One of the Good Ones Debbie Paton Retires

Debbie worked for **33 YEARS** with the Item Processing Service at HCUA & Millennium Corporate and Friday that all came to an end! Debbie was a great worker and an even better friend. We wish her well as she embarks on her next journey, living her best life in retirement!

We had a fun luncheon to celebrate Debbie where we all laughed until our faces ached.

## Here's to you, Sweet Debbie!!



## That's The Scoop...

Questions or Suggestions?

Email [marketing@millenniumcorporate.org](mailto:marketing@millenniumcorporate.org) | 800.721.2677