



New Employee  
Trail guide



# Welcome

Welcome to Trailhead Credit Union! The purpose of this Orientation Guidebook is to welcome you to the team and to ensure your successful adjustment to your newly acquired position. First and foremost; we encourage an open-door communicative policy (executives included!) and welcome any questions that you may have now and in the future.

Our objective is to help you understand your new role with us and to convey to you how your position is crucial to the entire organization. In order to shorten the learning-curve and your "new employee blues," we have created a New to Trailhead Checklist, which you will review alongside your supervisor. If you feel that you need further explanation or have any concerns, please say so!

Included in this Trail Guide, we have also provided fundamental information which will help your transition to our Trailhead Credit Union lifestyle. Enjoy, relax, and welcome to our team!

Individuality is a  
FAMILY VALUE.  
Welcome home.

**MORTGAGE OPTIONS  
AS UNIQUE AS  
YOUR FAMILY.**

HAND-CRAFTED LOANS  
AFFORDABLY PRICED  
READY WHEN YOU ARE

EST. 1985  
**TRAILHEAD**  
CREDIT UNION

SMALL ENOUGH TO  
KNOW BETTER



# about trailhead credit union

## where we've been

Portland Gasco Federal Credit Union (today known as Trailhead Federal Credit Union) was founded in October 1935. It was during the great depression and there was a great need for small salary advances and loans. A group of 11 Portland Gas and Coke employees, with the approval of their company, organized the credit union to benefit all employees of the company. Portland Gas and Coke Company became NW Natural Gas Company and the credit union felt it was important to keep up with the changes of their charter company. The credit union changed their name once again on November 11, 1991, to Northwest Resource Federal Credit Union, to better reflect the growing diversity of the membership. After two decades of enduring this long name, we changed our name to Trailhead Credit Union, June 1, 2013. At this time, we also expanded our charter to serve anyone who lives, works, worships, or goes to school in Multnomah County.

## What is a Brand?

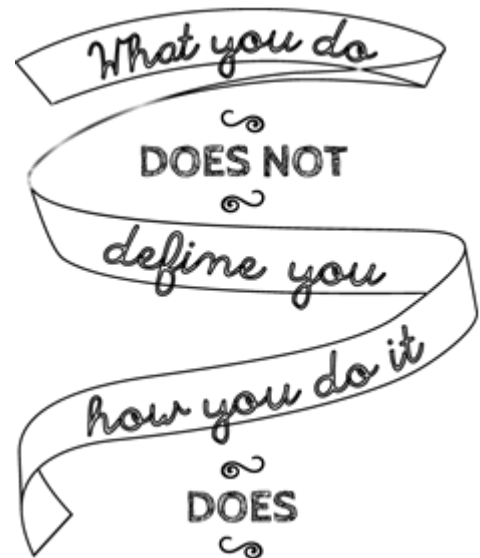
### Our brand represents a promise:

Our brand is the collection of attitudes, perceptions, and beliefs that people—both members and nonmembers — hold about Trailhead Credit Union.

At the heart is the relationship between our members and us. That brand connection is one of the few truly proprietary assets we have, because our products and services — even our logo — can be copied or imitated. But our brand cannot.

That's why brand is so much more than just our logo or what we offer. It is how everyone views everything about us.

Every time someone visits our branch, calls with a question, visits our website, or sees our ads, they are interacting with our brand. Positive interactions create brand loyalty, build brand equity and increase opportunities for cross-selling and ongoing success.



## Our Brand Promise

### Banking for the non-conformist

“We believe in Portland, our hometown, and the unique people who live here. So we embrace their individuality — and work to help them succeed.”



## the elevator pitch

**We live in a city of non-conformists. A community where individuals lead the way — where financial goals are as unique and varied as the people who have them.**

**That 's why we're here. We are a cooperative of the eclectic. We are proudly different — ever adapting to the changing needs our community.**

**Above all, this is not the cookie-cutter, same-as-a-million-others place to bank. We're here to free the people from the mega-banks. This is banking for the non-conformist.**

## Our Brand TAGline

small enough to know better

Our tagline defines our brand's focus and purpose — we're not a bank, and we're way more than just a credit union.

We're using our relatively smaller size as a competitive advantage. We know our members and we do right by them.



## our brand personality

Personality attributes are characteristics that describe the style, tone, and feel of our organization in human terms.

### **Our personality traits are:**

- Independent & Non-Conformist
- Spunky & Courageous
- Committed to a sense of craft & authenticity
- Nimble & Flexible
- Social & Passionate

### **We are not:**

- Traditional
- Sterile
- Bureaucratic
- Corporate



# OUR SERVICE PROMISES AND ACTIONS

We all have the opportunity to create tangible points of distinction for our organization. Our actions and internal culture directly influence how members experience the Trailhead brand.

Our service promises and actions to "members" include every type of member:

- Team Members
- Credit Union Members
- Community Members
- Potential Members

These actions reflect our passion for the work we do and the members we serve.

## **Our service promises & actions are:**

### **Respectful**

TREAT ALL MEMBERS AS SIGNIFICANT AND IMPORTANT.

### **Anticipate**

DEMONSTRATE AN INTEREST IN EACH MEMBER'S GOALS AND UNIQUE SITUATION.

### **Engage**

"CONNECT" WITH MEMBERS. ENSURE OPEN COMMUNICATION AND TRANSPARENCY.

### **Deliver**

TAKE OWNERSHIP TO HELP MEMBERS GET A GREAT BANKING DEAL AND ACHIEVE THEIR GOALS.  
MAKE IT EASY.

### **Reward**

THANK MEMBERS FOR THEIR LOYALTY AND MEMBERSHIP.



# Credit Unions and Banks.

## What's the difference?

Credit unions are not-for-profit organizations that exist to serve their members rather than to maximize corporate profits. Like banks, credit unions accept deposits and make loans. But as member-owned institutions, credit unions focus on providing a safe place to save and borrow at reasonable rates. **Unlike** banks, credit unions return surplus income to their members in the form of better rates and fees.

### Favorable Rates and Customer Service

Fees and loan rates at credit unions are generally lower, while interest rates returned are generally higher, than banks and other for-profit institutions. Credit unions are democratically operated by members, allowing account holders an equal say in how the credit union is operated, regardless of how much they have invested in the credit union.

### Membership Access

Each institution decides who it will serve. In order to join a credit union, potential members must be part of a field of membership, which is typically based on one's employment, community, or membership in an association or organization. Credit unions serve members of modest means. Low-income credit unions provide financial services at reasonable rates in areas that are often underserved by banks.

If you would like additional training regarding the fundamental (positive) differences embraced by credit union philosophies, please ask your assigned Ranger or your Manager about additional training courses offered by Credit Union Digital Training.

	<b>Credit Unions</b>	<b>Banks</b>
<b>Type Of Organization</b>	Not-for-profit financial	Generate profit for stockholders
<b>Who Owns It</b>	Members	Stockholders
<b>Board Of Directors</b>	Volunteer members (unpaid)	Stockholders (paid)
<b>Income Comes From</b>	Interest from loans, non-	Investments, fees, interest from loans
<b>Income Goes To</b>	Members (in the form of better rates)	Stockholders
<b>Who Can Join</b>	Anyone within a designated field of	Anyone
<b>Deposits Insured By</b>	NCUA (National Credit Union Administration)	FDIC (Federal Deposit Insurance Corporation)
<b>Access</b>	5,000 Shared Branches Nationwide	Only branches owned by the bank



# Membership

As a member of Trailhead Credit Union, you aren't just another customer; you're part owner of our nonprofit financial cooperative. We are a full-service financial institution that offers everything from checking accounts to Visa credit cards with personalized service and great rates.

## Who May Join?

You may join Trailhead Credit Union if you:

- Live, work, worship, or attend school in Multnomah County.
- Are an immediate family member of a current member (family members include: spouse, domestic partner, parents, step-parents, children, step-children, grandparents, step-grandparents, brothers, sisters, step-siblings, grandchildren, step-grandchildren).

## do you kasasa?

In April, 2012, Trailhead introduced Kasasa; a completely new kind of banking that gives you the power to own your financial future. The big banks may want members to pay them for their checking accounts, but our Credit Union offers a free checking account and a high interest savings account.

### Kasasa Cash

- Free checking account with cash rewards
- Massive Interest
- No minimum balance to earn rewards
- Nationwide ATM fee refunds

### Kasasa Saver

- Massive Interest on your free Kasasa Cash account
- PLUS High Interest on your free Kasasa Saver account
- No minimum balance to earn rewards
- Nationwide ATM fee refunds



## the right image: trailhead etiquette

### phone etiquette/script

We want to convey our image in our every action and communication. The simplest of details are sometimes the best opportunities to shine. Please set up your phones' voicemail system by referring to the Voice Mail Quick Reference Guide and record one of the following voicemail greeting for members:

#### **Standard Greeting**

Thank you for calling Trailhead Credit Union. You have reached [First and Last Name] in the [Appropriate Department] department. I am sorry to have missed your call, but please leave a message and I will return your call as soon as possible. If you need immediate assistance, please press zero to be redirected to the main menu.

#### **Out-of-office Greeting**

Thank you for calling Trailhead Credit Union. You have reached [First and Last Name] in the [Appropriate Department] department. I will be out of the office until [date]. Please leave a message and I will return your call as soon as possible. If you need immediate assistance, please press zero to be redirected to the main menu.

### Email basics/Etiquette

Always begin with a greeting of your choosing and end with a "complimentary close" (i.e. best regards, thank you, sincerely). Even if your email is being sent internally, it is important to be aware of your written tone to all members, including inner office members. Please make sure the Subject line is relevant and related to the content of the email, for easy reference and searching accessibility. A standard signature has been chosen by the Marketing Department and will be set up by the Information Technology administrator or your Supervisor. Please speak to your supervisor prior to changing it on your own.

### Cell phones

Please have your cell phones turned to silent during your office hours; especially during meetings and while you are not on break. Cell phones should never be visible to members.







# Trailhead Credit Union Dress Code

At Trailhead Credit Union we want to create an atmosphere that is warm and welcoming, while maintaining a high level of trust and professionalism. What we wear can reinforce that we are friendly and approachable, rather than stuffy and discerning. The dress code at Trailhead is casual, clean, and simple. It is another way to show how we are different than the megabanks and that we can relate to our members.

Our dress code is a lot more casual than most other financial institutions. However, we have established simple guidelines so we have a consistent and branded look.

## SHIRTS

### Yes, please:

- Solid color shirts in neutral colors (white, black, cream, grey, khaki/camel), logo colors (brown, olive green, navy blue, burnt orange, burgundy), or denim
- Trailhead logo wear

### No, thanks:

- Tank tops, sweatshirts, undershirts, hooded garments
- Patterned or printed shirts
- Colors other than the neutrals listed above



## Pants, Skirts, and Dresses

### Yes, please:

- Pants or capris in denim, black, grey, Navy blue, olive green, or khaki/camel, or brown (Corduroy is fine)
- Skirts or dresses at or below the knee in black, grey, navy blue, olive green, or khaki/brown
- Leggings worn with tops that are at least mid-thigh length

### No, thanks:

- Denim that is "distressed", torn, or frayed
- Cargo pants
- Shorts
- Patterned or colorful bottoms
- Sweatpants, spandex

## Shoes

### Yes, please:

- Leather or leather-like shoes or sandals
- Canvas or Hemp sneakers (like Chuck Taylors or Toms)

### No, thanks:

- Flip flops
- Athletic running/tennis Shoes
- Rubber gardening shoes (like Crocs)
- Ugg-style boots
- Dirty shoes



## Dress Code (Continued)

### Overall appearance

#### **Yes, please:**

- Neat and clean
- Accessorize to your own style
- Ear piercings & small nose piercings (studs or thins hoops) are fine
- Non-offensive body tattoos are fine

#### **No, thanks:**

- Dirty, wrinkled, torn, or faded clothing
- Hats
- Facial/neck or potentially offensive tattoos

Please remember that when you wear logo wear in public, you are representing the credit union.

### Exceptions

We understand that this dress code may not always be appropriate when representing the credit union at outside events. In these situations, please use your best judgment to dress appropriately for the event.

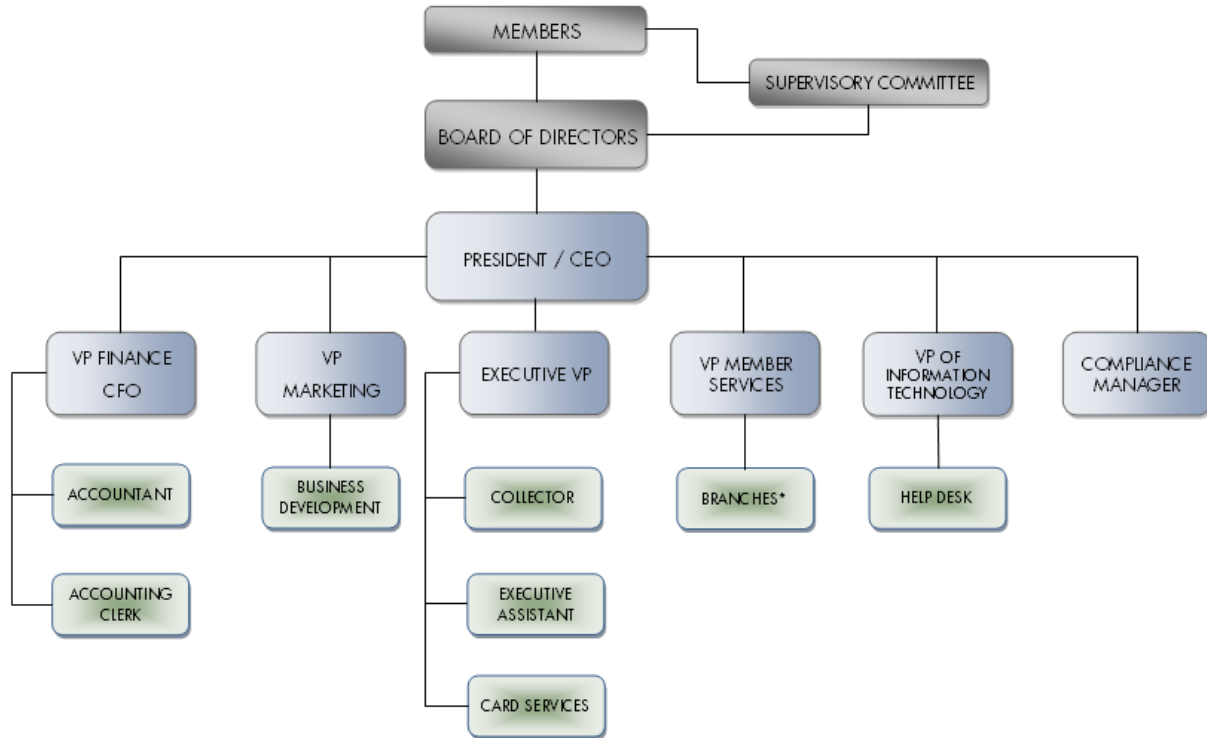
### EMPLOYEE STORE

Trailhead logo wear can be ordered from Lands End Business Outfitters anytime you choose at your expense. Choose any available style in the online company store and add the logo color of your choice. The store can be found at:

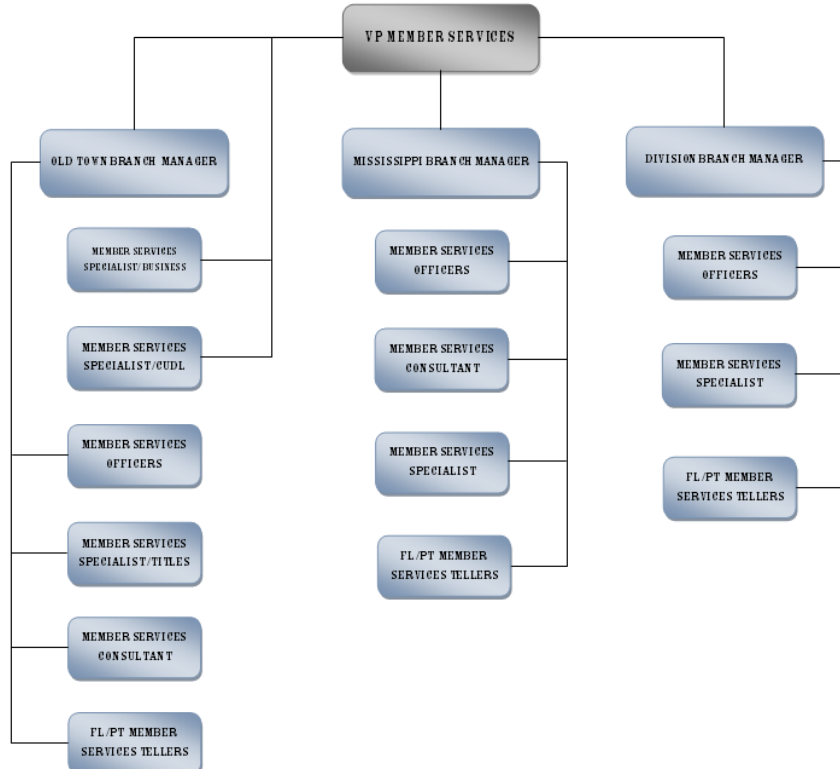
[https://business.landsend.com/store/trailhead\\_credit\\_union/](https://business.landsend.com/store/trailhead_credit_union/)



# Organizational chart



# TRAILHEAD BRANCHES | BREAKOUT





## Volunteers explained

**Board of Directors:** The Board of Directors at Trailhead oversees the operations of the credit union — as opposed to highly paid group of outside stockholders. This unique philosophy is what sets credit unions apart from other financial institutions. The volunteering members are elected at the annual meeting, and consist of a Chair, Vice President, Treasurer and Secretary, along with five other Directors.

**ALCO:** The ALCO acronym translates to “Asset Liability Committee” and can essentially be defined as a joint committee who manages and reviews assets, liabilities and monthly financials of the credit union, in order to produce desired levels of net income, capital, and liquidity. This committee is made up of a credit union management members and board members.

**Supervisory Committee:** These volunteer committee members are appointed by Trailhead Board of Directors and are comprised of volunteers who are member-owners of the credit union. Its primary function is to serve as the audit committee of the credit union, ensuring that it is soundly managed and that member assets are safeguarded. To fulfill its function, the Committee will monitor and evaluate the quality of credit union finances, operations, and decisions. They also meet monthly.

**Volunteer Search Committee:** The Volunteer Search Committee seeks out qualified members for the Board of Director and Supervisory Committee positions, when vacant. The Committee consists of Board Members and Trailhead Management.

*For additional details about Trailhead volunteers, requirements and responsibilities, please visit the “About Us” section on our website.*



# Professional development

## CU DIGITAL UNIVERSITY

Credit Union Digital University specializes in online credit union regulatory compliance training courses for financial institutions, and is the premier provider of comprehensive online bank and credit union courses covering over 300 topics. With frequent course updates, and thorough presentation, Credit Union Digital University has delivered compelling and effective online training while covering all aspects of the credit union industry.

Participation in Credit Union Digital Training will assist you in accomplishing your goals as a credit union professional. At Trailhead, we require staff to complete training programs quarterly, and urge you to take additional Human Resources, Leadership, and Employee Rights courses; you are welcome and encouraged to take the following suggested courses for a knowledge boost!

Recommended training courses:

- [Credit Unions - An Introduction](#)
- [Future of Credit Unions](#)
- [Office Security - Robbery, ATM Safety, and Bomb Threats](#)
- [Business Writing Skills](#)
- [Ethics for Credit Unions](#)
- [Volunteers of Credit Unions](#)

## NORTHWEST CREDIT UNION CHAPTER OF OREGON

The Northwest Credit Union Chapter of Oregon works to promote unity among our member credit unions through communication, networking, training and participation in community events that support the cooperative spirit of the credit union movement. Currently, the organization includes 16 fellow credit unions, who meet on quarterly bases. All employees are welcome and encouraged to attend all Chapter meetings, events and activities. Sometimes these gatherings consist of informative meetings, dinner, or volunteer opportunities. Please ask your Supervisor how you can become involved!

## INCLUSIVE DEVELOPMENT

If there is specific training program or opportunity which the Credit Union would benefit from your enrollment, please speak to your supervisor about the possibility of participation. We encourage and welcome your enthusiastic desire to improve your professional capabilities which in turn improves Trailhead!



# Holiday schedule

The Credit Union will be closed on the following holidays. Regular full-time employees are paid for them while part-time employees are paid 50% of each day:

- New Year's Day
- Martin Luther King Jr. Day\*
- Presidents Day\*
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day\*
- Veterans Day\*
- Thanksgiving
- The day after Thanksgiving
- Christmas

\*The asterisked Holidays above are reserved as "Training Days" for staff. Employees will be notified in advance should they be required to come into work on those reserved days. Branches will remain closed to members on all Holidays listed above.

## Pto

Along with this orientation Trail-guide, you will also be provided an Employee Handbook, which reviews the details and particulars of your employment, benefits, processes, regulations and everyone's favorite: PTO (Paid Time Off). See Employee Handbook for further information. Here's the short-version/breakdown:

It is the policy of Trailhead Federal Credit Union that each employee accrue Paid Time Off (PTO) for use at his or her discretion. Both Exempt and non-Exempt will begin PTO accrual on first day of employment.

Non-exempt staff's PTO accrual will be as follows:

<b>Years of Service</b>	<b>PTO days per year based on 40 hr work week</b>	<b>Total hours per year</b>	<b>Accrual rate per FT hour worked</b>
<b>0-4</b>	<b>20</b>	160.00	0.077
<b>5-9</b>	<b>25</b>	200.00	0.096
<b>10-14</b>	<b>30</b>	240.00	0.115
<b>15-19</b>	<b>35</b>	280.00	0.135
<b>20+</b>	<b>38</b>	304.00	0.146

Exempt staff's accruals will be as follows:

<b>Years of Service</b>	<b>PTO days per year based on 40 hr work week</b>	<b>Total hours per year</b>	<b>Accrual rate per FT hour worked</b>
<b>0-2</b>	<b>20</b>	160.00	0.077
<b>3-4</b>	<b>25</b>	200.00	0.096
<b>5-9</b>	<b>31</b>	248.00	0.119
<b>10-14</b>	<b>37</b>	296.00	0.142
<b>15-19</b>	<b>43</b>	344.00	0.165



20+	47	376.00	0.181
-----	----	--------	-------

## trailhead glossary

### A

**ACH.** (Automated Clearing House) is an electronic network for financial transactions in the United States. ACH processes large volumes of credit and debit transactions in batches. ACH credit transfers include direct deposit payroll and vendor payments. ACH direct debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills.

**All-clear Signal.** Pre-determined signal (for opening) that lets staff know if safe to enter the office or not. (We will verbally announce the signal each time it changes as we do not want it in writing.)

**Allowance for Loan Losses.** Allowance for Loan, was originally referred to as the reserve for bad debts, and is a valuation reserve established and maintained by charges against a bank's operating income. It is an estimate of uncollectible amounts used to reduce the book value of loans and leases to the amount that a bank expects to collect.

**Amortize.** Provision for repayment of a loan in periodic payments over a stated period of time.

**AppX/scanning/imaging.** ApplicationXtender is the software used by MDT to digitally archive documents (receipts, statements, etc.) needed by the Credit Union. We often refer to the system as imaging or simply scanning.

**APR.** Annual Percentage Rate. This is the percent a member will pay over the course of a year on a loan product.

**APY.** Annual Percentage Yield. This is the percent a member will earn over the course of a year on a deposit product.

**AutoMentors.** This is a service from a contracted company who assists our members with finding an automobile for them based on set criteria. The member informs a representative what they are interested in, and for a small fee the vehicle is shopped and provided to member.

### B

**Bank Secrecy Act.** The Bank Secrecy Act (BSA) of 1970, requires financial institutions in the United States to assist U.S. government agencies to detect and prevent money laundering. Specifically, the act requires financial institutions to keep records of cash purchases of negotiable instruments, and file reports of cash purchases of these negotiable instruments of more than \$10,000 (daily aggregate amount), and to report suspicious activity that might signify money laundering, tax evasion, or other criminal activities.

**BillPay.** Trailhead has a contract with iPay as a 3rd party bill-pay provider. Our members enroll and set up their individual bills and then can pay each one individually monthly or set up a recurring payment schedule. Single sign on through our Online Banking.

**Bond.** A legal contract by which an insurance company agrees to pay, within stated limits, for financial loss caused by the default or dishonest acts of a third party.

**Business Plan.** The short term tactics, goals and projects of the credit union (usually one year in length) with the stated objective of reaching to the directives in the strategic plan. The Business Plan also includes sections on competition, economic conditions and other topics useful in operating the Credit Union.

## C

**Call Report (5300 Report).** A required, periodic report of a credit union's financial condition that is submitted to NCUA.

**CAMELS Rating System.** The CAMELS rating is a supervisory rating system that NCUA classifies a credit unions overall condition. It's applied to credit union in the U.S. and is confidential between employees of the Credit Union. CAMELS is an acronym for the following: (C)apital adequacy; (A)ssets; (M)anagement Capability; (E)arnings; (L)iquidity (also called asset liability management); (S)ensitivity

**Catalyst/Corporate.** Our corporate credit union. This is where the credit union keeps its checking and savings account. Catalyst Corporate also clears our Credit Union and member checks, daily ACH and BillPay files.

**CDM.** The Cash Dispenser Machine is a device used to count and dispense US currency to the tellers. This automated machine helps deliver the correct amount of cash to the teller with fewer mistakes than hand counting the currency from a drawer.

**Certificate Accounts or Share Certificate.** An instrument that is issued by the Credit Union in the name of the member stating that a certain sum of money is on deposit and that the member agrees to keep this money at the credit union for a certain period of time. Certificate Accounts vary widely in amount and term, and the rate of interest depends on both of these factors; if members fail to hold the Certificate for the life of the term they are penalized. (Certificates of Deposit, or CDs, are the same type of accounts held at banks.)

**Charge-off.** A loan or share account that has been written off as a loss to the credit union.

**Chapter.** A delegate-type subdivision of a credit union league made up of credit unions in a limited geographical area, meeting regularly to exchange ideas and discuss common issues (see Professional Development section for more details).

**Charter.** The document which authorizes a group to operate as a credit union and defines the fundamental limits of its operating authority, generally including the persons the credit union is permitted to accept for membership. Charters are issued by the National Credit Union Administration for federal credit unions and by the designated state chartering authority for credit unions organized under the laws of that state.

**Check Scanner/Check 21.** The Check scanner is used to image/copy all checks and bonds that are received at the credit union daily. The scanned images are then uploaded to the Federal Reserve for processing.

**Chex Systems, Inc.** is a network comprised of member Financial Institutions that regularly contribute information on mishandled checking and savings accounts to a central location. ChexSystems shares this information to our Credit Union to help assess the risk of opening new accounts.

**Clean and Safe.** Clean and Safe are armed and unarmed officers that help businesses within the defined district. We call them first for non-emergency issues and they elevate the call to include Portland Police if needed. We will also call them for unwanted persons loitering at the Credit Union, including our parking lot.

**CUDL.** Credit Union Direct Lending provides a platform for auto dealerships to assist with shopper financing through credit unions. Our rates are set up through this platform and if the shopper fits our charter, the dealership will sign the members' loan through Trailhead.

**CULAC.** The Credit Union Legislative Action Council (CULAC) is a vehicle through which a credit union advocate can actively participate in advancing the future of the credit union industry. CULAC is the federal PAC for the Credit Union National Association (CUNA). CULAC accomplishes its mission by contributing to and supporting federal candidates and committees that support the Credit Union Movement.

**CULAF.** CULAF are the state level Political Action Committees (PAC's) registered in Washington and Oregon. CULAF is administered by members of the PAC Committee. CULAF primarily makes contributions to support the election of candidates for the state Senate and House. Occasionally, we'll support statewide candidates like the Governor or State Treasurer. Rarely, some funds are used to support local candidates like county commissioners. Oregon CULAF funds go to support Oregon candidates. The PAC Committee is ultimately accountable for its contributions. In practice, NWCUA staff recommends contributions based upon their interaction with legislators and candidates, advice from our retained lobbyist, political groups, and local credit unions.

**CUNA.** This is the premier national trade association representing credit unions across the United States. It works closely with state credit union trade associations in providing information on legislation, compliance and other issues affecting the business and operation of credit unions.

## D

**DataMail.** The vendor who processes and sends our monthly statements and eStatements.

**Dividends.** The interest that members earn on savings and/or checking accounts they have at the credit union.

**DocuSign.** DocuSign is a contracted company that allows Trailhead staff to upload our forms to a website, email the members a link to the forms, and have them electronically sign the forms. It is a fast and secure way to close loans and to quickly sign legal documents.

## E

**Employee Handbook.** Employment related policies that each employee must read and sign. It explains legal terms, benefits and expectations for staff. It is not to be construed as an employment contract.

## F

**Floating Home.** A houseboat is a boat that has been designed or modified to be used primarily as a human dwelling. The Director of Business Services leads the lending program for Floating Homes; they are not technically characterized as a real estate loan but are treated the same as far as documentation.

**Field of Membership.** Our Field of Membership defines who is eligible to join our credit union. Trailhead's Field of Membership includes people who: live, work, worship, or attend school in Multnomah County or are an immediate family member of a current member (family members include: spouse, domestic partner, parents, step-parents, children, step-children, grandparents, step-grandparents, brothers, sisters, step-siblings, grandchildren, step-grandchildren).

**Flexible Spending Account (FSA).** An employee benefit that allows staff to set aside pre-tax earnings to be used to pay for out-of-pocket medical and dependent care costs.

## G

## H

**HELOC. Home Equity Line of Credit.** HELOC works like a credit card; it gives the member a set amount of money that they can use on whatever they want, with a lower rate because it is tied to the equity in their home. These loans typically save the members money both with a lower rate and because the interest may be tax deductible.

## I

**IRA. Individual Retirement Account.** IRA's provide a way for our members to save for retirement without being taxed while the money is in the account. The member has a choice to use a Roth (money is taxed before you deposit it) or a Traditional (money is taxed when you withdraw it).

## J

## K

**Kasasa/BancVue.** Kasasa is a national brand of free checking and savings accounts which offer rewards to members (really high rates, automatic savings solutions, and nationwide ATM free refunds). Kasasa was created and is maintained by a company named BancVue. Trailhead offers Kasasa Cash checking which can be linked to Kasasa Saver.

## L

**Lenders Protection.** This is an insurance program that will pay up to 80% of the wholesale value of vehicles that the Credit Union must repossess. We have an internet platform to input the

members information at which point we will determine the rate, term, etc. of the loan and offer or withdrawal the members' loan request.

**LSI. Lending Solutions Inc.** LSI is a contracted company that is based out of Illinois. If a member calls Trailhead and we are unable to answer (whether the call is placed after hours or not), LSI will take our member's call. They are also able to provide members assistance with our online loan applications and are available 24-7. Please note, that staff should never refer to them to members as a separate entity, rather should call them "our 24 branch" should the member specifically inquire.

## M

**Malauzai.** The name of the vendor who provides our Online Banking program and Mobile Banking apps.

**MCIF.** Marketing Customer Information File (MCIF). This is a database of all of our members personal and account information. The MCIF is managed by our vendor, Marquis, and is used for targeted marketing, market research, and reports.

**MDT.** Member Driven Technologies is a Michigan based company who acts as the service bureau for Trailhead. They host our Symitar servers and are also responsible for managing our Email, Online banking, Imaging & Audio banking services.

## N

**NCUA.** The National Credit Union Administration (NCUA) is the independent federal agency created by the U.S. Congress to regulate, charter, and supervise federal credit unions, comparable to FDIC. Every year, NCUA physically visits the Credit Union for an extended time to conduct an audit (see CAMELS definition).

**NWCUA.** The credit unions located in Oregon and Washington belong to the Northwest Credit Union Association; an association who assists with compliance and regulation guidelines, while providing training seminars and advocate local and US government positions on our behalf.

**NW Natural.** Our local gas utility company was the founding sponsor of this credit union in 1935. The gas company employees and families built the foundation of this credit union and the company remains a close partner of the credit union.

## O

**Overdraft Transfer.** Overdraft Transfer occurs when there is not enough money in a member's checking account to cover a check they wrote and the credit union automatically transfers money from one of their other accounts (Savings, Money Market, or Line of Credit usually) to cover the check. And Overdraft Transfer fee applies (refer to fee schedule).

## P

**Paylocity.** The software service that Trailhead uses to process our employee's timesheets and payroll.

**PayTrace.** Paytrace is a service that allows us to accept payments on members loans at Trailhead by using other credit cards (no-American Express) It is handled by a few of the back-office staff and we charge the member a 4% transaction fee.

**Pertinent Information.** An Excel Spreadsheet located under the Administration folder, that contains contact information, account numbers, and assigned Information Custodian to vendors, contractors, and companies that are involved with the Credit Union.

**Policy Manual.** The Policy Manual is the governing body of documentation that defines and clarifies the Credit Unions policies and procedures. The manual is divided into sections that identify a specific element within the Credit Union (e.g., Administrative, Compliance, Lending, Operational, etc.), and are assigned a number series for identity purposes. Within these sections are numerous supporting policies and procedures that address various topics.

**Product knowledge/assessment.** This is an assessment that every employee is required to take after a three month period of being hired; the assessment covers our entire product offering. The exact questions and the answers will be provided to the new employee for studying purposes. Employees must pass with a 70%; if the employee does not pass, they may retake the assessment (don't worry it's very basic and straightforward!).

**Profitstar.** the software that the credit uses to generate monthly financial reports and measure various kinds of risks (interest rate, capital, prepayment and others) that are part of our operations. We also use Profitstar to develop our annual budget and produce "what-if" scenarios when we are considering new projects or products.

## Q

## R

**Reconveyance.** The process of transferring the property title to a buyer after a loan has been paid in full. It signifies that the property is owned in full by the person who was issued the document.

## S

**ScoreCard Rewards.** Our Visa Credit Card rewards program. Members Earn one ScoreCard Rewards point for every dollar in purchases made on their Trailhead Platinum Rewards Credit Card. Points can be redeemed for air travel, name brand gifts, travel certificates, and adventure/experience rewards.

**Select Employee Group (SEG).** A business or group of employees who are eligible to join a certain "SEG-based" credit union because the group has been approved to join by the NCUA. Trailhead was formerly a SEG-based credit union, but became a Community Charter credit union in 2013.

**Senior Team.** The Senior Team consists of the management positions; President/CEO, Executive Vice President, Vice President of Finance, Vice President of Member Services, Vice President of Marketing and the Vice President of Information Technology.

**ServiStar.** A comprehensive, consultation-based program implemented at the Credit Union, to develop results-producing sales and service initiatives. This company helps guide staff and management, to transfer our culture from a process-centric to a service-centric ideology.

**Shares/Shares draft.** Shares are what we call our deposit and checking accounts within a membership. A share draft is what is more commonly referred to as a check.

**Share account.** Refers to a regular share savings account and any other account that isn't a share certificate account. A regular share account doesn't require a holder to maintain a balance greater than the par value and doesn't require notice of intent to withdraw (as except may be in accordance with official bylaws). Shares are legally defined as equity and represent ownership.

**SLO Report.** Is a weekly report sent to the staff from the VP of Finance, that covers current share and loan information, as well as other financial data.

**Strategic Plan.** The Strategic Plan is a document created by the Board and Senior Management that identifies the long range goals and direction of the Credit Union (usually between a three to five year plan).

**Symitar/Episys.** Symitar is a Jack Henry & Associates company that created the Credit Union core software called Episys. Episys is the software we use to handle all Credit Union transactions. We often refer to Episys simply as Symitar when conducting daily business.

## T

**Trailhead Rewards.** Our member loyalty program, where the more services a member uses at Trailhead, the more "points" they can earn. These points can be used to lower loan rates, raise savings rates, and pay for fees. Trailhead Rewards is powered by PointTracs.

### **Trailhead Federal Credit Union vs. Trailhead Credit Union**

Federally chartered credit unions are regulated by the National Credit Union Administration (NCUA) and insured by the National Credit Union Share Insurance Fund. For official documents and legal purposes, we are defined as Trailhead Federal Credit Union; however, for marketing functions and simplicity of our name, we unofficially, identify ourselves as Trailhead Credit Union.

## W

**Wire.** A private service offered to financial institutions which speeds and facilitates the transfer of funds and the reporting of security transactions, quotations, the payment or non-payment of items, and credit information on institutions or individuals.

**401(k) Plan.** An employer-sponsored savings plan that allows participants to voluntarily set aside part of each paycheck, on a pre-tax basis, for retirement.