



**A MESSAGE FROM THE
ACUMA PRESIDENT**

Tracy Ashfield

The Value of Membership

*ACUMA Offers More—
to Every Member
of Your Organization*



By Tracy Ashfield

I am so grateful that we are starting to see the return of so many things we missed during the pandemic—celebrations, travel, time with friends and family.

The dark days of Covid-19 (about 15 months by my count) have been a difficult time for all of us, for work, certainly, and for social events, too.

But moreover, it has been a sad and stressful time of separation from family and friends and tragically, in claiming lives of those we know and love.

As I reflect on these past months, and with hopes that things will continue to improve, I have also taken note of some of the positive things that have emerged from the pandemic.

I missed seeing our members in person during 2020. But so much good came out of ACUMA's virtual education and networking programs. Out of necessity we shifted our mission to electronic outlets—looking into the future, if you will.

Just like many credit unions learned to work remotely, we did too. And that allowed us to keep our bond with members and to help them get the information and contacts they needed to move forward.

Still, I know we missed visiting interesting places for our events, and participating in the social gatherings with peers and business partners. But it was always with the understanding that we'd have those opportunities again, that we would prevail over the pandemic's threat.

And we have. We'll soon be celebrating that "victory" when we host ACUMA's Live Wire 25th Anniversary Annual Conference at the Gaylord National Harbor across the Potomac from Washington, D.C. in mid-September.

LESSONS OF THE PANDEMIC

So what did we learn? Simply that ACUMA's programming reached an unprecedented number of associates within your organizations.

When a credit union joins ACUMA its membership covers everyone at the credit union. ACUMA does not require individual memberships for each person—one covers all of the people at your business.

We also offered our virtual programs (webinars, discussions, question-and-answer sessions, podcasts) to credit unions free of charge.

So when you saw an email announcing a program you thought would be interesting for your loan originators, for example, every one of them would be able to participate from their desk (or wherever they had Internet access) to hear directly from the speaker, ask questions and gain knowledge and valuable insights.

BEYOND THE MORTGAGE DEPARTMENT

If you came across information about a session on ALM or portfolio management, you could forward that registration

to your CFO or accounting manager.

As I recall, our session on "Mortgage Loan Originator Compensation" issues relating to remote work and changing business models included about 30% of attendees from human resources. That phenomenon occurred again when we had a session that was relevant to both mortgage lenders and marketers.

For years I have heard comments from folks as they walked out of a session along the lines of "I wish my HR (or Finance or Retail) colleague could have heard that discussion." We were able to make that a reality.

The ability to learn together with your colleagues yields great opportunities for collaboration, innovation and problem-solving. Listen to an expert for 40-to-50 minutes on an issue relevant to your business, and it sparks conversation and new ideas.

I missed seeing our members in person during 2020. But so much good came out of ACUMA's virtual education and networking programs.

Virtual programming can help you advance your mortgage program by working across department lines to deal with challenges and create new products, as well as improve efficiency and your members' service experience.

MORE IN THE MAGAZINE

Also, don't forget that this magazine is a great way to share timely and relevant mortgage banking insights—not only with those in mortgage lending but also across department lines.

I recommend you share our "Conversations with Leaders" Q&A with your Human Resources team. It has lots of relevant information on your road to greater diversity among your employees and members.

The *Pipeline* magazine is available in print and electronically; accessing it electronically makes it easy to down-

load and share with your colleagues.

LOOKING AHEAD

What does ACUMA see for the future? Well, first of all, we have assembled an impressive lineup of speakers for our in-person Annual Conference. It won't also be offered virtually, so we hope you can join us at National Harbor.

We also have some terrific virtual programming planned for the remainder of the year. And in part because it's been so successful and well-attended, we'll keep offering it in 2022.

You can also count on the return of our popular ACUMA Workshops. We'll be in Portland, Oregon in June; stay tuned for the announcement of our second location, likely in the eastern United States.

Bottom line, an ACUMA membership is a bargain. For your credit union's annual dues, currently at \$595 a year, you get a ton of value, and all of it can easily be shared among your staff and across your organization.

ONE MORE THANK YOU

As many of you know, ACUMA founder and longtime President Bob Dorsa stepped down in 2020. But he stayed on in an advisory role to help ACUMA transition to new leadership. That role has now been completed.

We wish Bob continued success and thank him for his many years of service, helping build ACUMA into a vibrant, impactful organization for credit union mortgage lenders.



Tracy Ashfield is the President of ACUMA. She can be reached at tashfield@acuma.org or (877) 442-2862.