

CONNECTED



AN ELECTRONIC REPORT FROM THE CUNA TECHNOLOGY COUNCIL

PLANNING FOR INTERNET USAGE POLICIES

*Mike Pytlik, Manager of Technology,
Communications Family Credit Union, Saginaw, MI*

How much access to the Internet do you give your employees? If you're like many credit unions you are wrestling with the options in front of you: offer full access, some access or no access except for a chosen few. It's a problem you will likely face in the near future if you haven't already. Then you have to address the inevitable: policies.

Our industry touts the benefits of the Internet for practical applications with in credit unions. There are some real time saving and important tools the Internet can bring to your credit union, including filing insurance claims, transmitting loan information, e-mailing members, home banking and more. Many small and medium sized credit unions have no Internet access or still use a dial-in arrangement whereby certain members of the staff, the CEO for one, use the Internet for important but limited uses. We all know the costs for Internet access have come down even in the last year. Maybe you're thinking about bringing the Internet "in-house," with dedicated 24-hour access. How you do that and why you might want to do that would be a topic for another article. For now, let's talk about Internet usage policies.

Let's suppose you have dedicated access and the Internet is available to your staff by a simple click of the mouse. Now what?

Well, for starters you need a policy. Perhaps the policy should have come first.

I recently rewrote our policy for Internet usage to reflect our dedicated access. Prior to this upgrade we still used the Internet but it

was used by only a dozen or so staff members on a dial-up basis. Our new policy had to reflect the fact that all staff members now had Internet access.

At first we allowed access to everyone and our intent was to be sure that our staff was Internet literate. After all, it is difficult to explain to members why they should visit our Web site if we don't know how to get there or know some Internet basics. Let's face it, this technology is still relatively new and the majority of people, our members and staff included, have never been on the Internet or know what it does or what it can do. Our staff took to the access quite well.

Our data processing policy is updated every year and it was time to alter the plan for the new Internet development. This is tricky business. It is difficult to encourage staff to use the Internet but to remind them that they should not visit questionable sites during work hours. After all, the allure of the 'net is its vastness and there are much more interesting sites to learn about than the ones where you file insurance claims.

Our attempt was to be somewhat liberal, that is, encourage reasonable "personal" usage but to stress business purposes as the reason to go surfing. Our policy had to reflect

this ambiguity. It's hard to enforce

such a policy written in such a way because there will always be those who will abuse any good thing.

The gist of our policy was to explain the proper use of the Internet for business purposes, while encouraging staff to use computers in break rooms for personal surfing or elsewhere with permission.



Sooner or later we knew we would have to tighten the reins. While we have had only a few issues regarding this plan we knew we still had to prevent accidents from occurring.

What do I mean by accidents? What if Mary-Jo has a problem with Suzy-Q? What if Suzy-Q was doing some personal surfing for her upcoming vacation on personal time, but at her desk? Mary-Jo tells her supervisor that Suzy-Q is in violation. You get the picture. In our policy we stated which sites were absolutely off limits and suggested which ways the Internet was useful. We left ourselves open to a host of problems coming down to interpretation. But, we do still believe in our staff being Internet savvy.

We have each staff member read our policies and sign off that they understand it. Our computer policies are just as important as any other policy. Before some staff members signed the policy they called me. They wanted clarification on why they couldn't visit certain sites. I blame the confusion in part on my being carefully but purposely wishy-washy on the topic. We have since clarified most of these points for our staff.

I make these points to perhaps help you formulate your own plans.

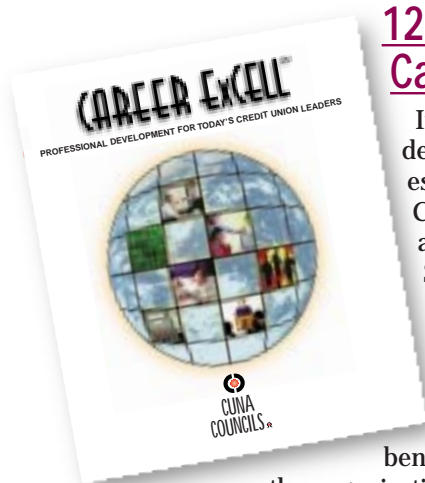
In the mean time we have installed some filters which were a part of our firewall configuration which helps us stop access to certain sites specifically or to certain types of sites in

general. We installed these filters to keep certain accidents from occurring; in other words, if you can't get to that site, and it's "forbidden", you don't get yourself into trouble. Part of our internal auditing procedures had to include the possibility that E-mail and Internet usage could be tracked. Certainly our staff knows this. Further, we can help eliminate other forms of trouble by knowing who browsed which sites by the user's log in name. It's not possible for Mary to visit a taboo site on Suzy's machine and leave Suzy on the hook for it.

The important thing to remember is that as you take steps to introduce or enhance your Internet offerings to your staff you must protect yourself and your staff. If you make hard and fast policies on Internet usage do you have the other technology needed to track usage and also protect the staff?

While we are yet to write the definitive policy, having none is much worse. We have found many excellent uses for the Internet and we are planning many more. We want our staff to be comfortable and use it wisely and, when appropriate, use it for their own education.

If you are planning to invest in Internet access, invest as much time and energy into an effective employee policy for its use. You will save a lot of energy and potential grief down the road. ♦



12 Ways to Use Career ExCELLSM

In our last newsletter we described the CUNA Councils' latest professional development tool, Career ExCELL. We'll be offering a full session at the upcoming Summit in August dedicated to Career ExCELL and how technology professionals and their credit unions can use it.

The article that follows is a listing of some of the exciting benefits for both the individual and the organization presented by the co-creator of Career ExCELL, Jim Cardwell, President, The Cardwell Group, Cleveland, OH.

ORGANIZATIONAL

Recruitment

Use Career ExCELL to prepare meaningful

position profiles. Write competency-based ads. Interview candidates on important skills and know-how. Pick the right people for the right reasons.

Career Pathing

Define basic, intermediate and advanced skills within each functional area. Clearly identify career progression and pathways. Develop meaningful succession plans.

Development Planning

Prepare development plans that contain a common language. Positions within your organization will be defined against those used throughout the industry. Truly benchmark development.

Coaching

Provide a framework for defining "role model" skill sets. Efficiently direct career development. Build a productive coaching focus.

Counseling

Quickly pinpoint where skill deficiencies exist. Implement improvement strategies and progressive discipline.

Organization Design

Use the competencies to layout your new organization. This tool will help ensure that you have not left anything out. It will also provide an easy way to creatively combine functions.

Role Definition

Accurately design and clearly communicate role expectations.

Accountability

Well-developed role expectations will improve accountability and productivity. They will also increase the focus on outcomes rather than activities.

Assessment

Utilize this competency-based approach to identify the strengths and gaps within your team.

Performance Feedback

Set meaningful expectations and provide meaningful feedback to both novice performers and seasoned pros.

Recognition/Reward

Utilize Career ExCELL to identify the elements of a competency-based pay system.

Strategic Planning

As you examine the strategy of your organization, anticipate the skills required for success. Build them early. Be prepared for your future!

PERSONAL**Recruitment**

Beat the competition by being well prepared. Do your homework for interviews. Review the competencies needed to perform the job. Fine tune your resume and rehearse probable interview questions.

Career Pathing

Now you can easily identify the competencies needed to grow within your own field. You can also plan how to move into broader responsibilities.

Development Planning

Better awareness of your career path will help you zero in on highly productive areas for personal development

Coaching

Sit down with a functional expert and talk through the specific competencies you wish to develop. Build perspective. Identify projects

and coursework that will accelerate your learning.

Counseling

Learn from mistakes. Review competencies to identify missing skills or bases you did not touch.

Organization Design

Provide valuable input into the design of your organization. Identify the strengths that can be deployed by you and others.

Role Definition

Efficiently define the roles of those within your department. Design jobs that will blend personal goals with organizational objectives.

Accountability

Use the competencies to build a mutual agreement on performance expectations. Clearly let your employees know what you expect.

Assessment

Simplify assessments by employing a competency-based approach. Quickly pinpoint the strengths and areas for development in each of your direct reports.

Performance Feedback

Give meaningful feedback to your people. Help them understand where they are excelling and where they are falling short. And show them where they can build for their future to make themselves (and your department) stronger

Recognition/Reward

Learn the value that each competency has in your career. Use demonstrated know-how to build recognition and reward.

Strategic Planning

As you examine the strategy of your organization, anticipate the skills required for success. Build them early. Be prepared for your future!

Career ExCELL is now available! It's a professional development product you won't want to pass up. In a world where increased leadership skills will be crucial to your professional development, Career ExCELL is the most critical credit union resource available.

To order, call 1-800-356-8010, Extension 4157. Ask for stock # 22420 (Career ExCELL only); price is \$199 for CUNA Technology Council members, \$299 for non-CUNA Technology Council members. Shipping and handling will be added at the time of ordering. ♦

SECOND SUCCESSFUL ANNUAL NW TECH CONFERENCE

*Jim Morrell, IS Manager, Clark County School Employees Credit Union
Vancouver, WA*

May 6 & 7, 1999 marked the Second Annual Northwest Technology Conference held in Portland, Oregon. This year's event was co-hosted by the CUNA Technology Council and the Oregon Credit Union League. There were a total of 34 people from 23 different credit unions in Washington and Oregon who attended.

The conference got off to a rolling start as all the participants shared how they juggle the multiple priorities that face them and then actually learned the art of juggling (the \$10 cost for each set of juggling balls was included in the cost of registration and donated to the Children's Miracle Network by SELCO CU, Eugene, OR). As every ball hit the ground, participants got to know one another better and began the networking which was the core of this day and a half event.

The first afternoon concluded with a session on "How to Keep Order with Y2K" where participants had an opportunity to share their concerns, fears, and approaches to how we are working with members on this issue (see the threaded discussion topic on the Council web site for more information and add to this virtual on-going session).

On Friday morning, "How to" sessions were conducted where an issue was explained by an

"expert" and then the group discussed various approaches to the topic at hand. The subjects included: "How to Stay Current", "How to Make a Technology Decision", and "How to Plan a Project". After lunch, there were two informative general sessions. The first was an overview and explanation of "Data Warehousing" which covered what it is and how it can help us as financial institutions. The final and concluding session addressed various methods and techniques about "How to Train Staff and Member to Use Technology".

Having two successful years behind us, we look forward to the fostering local networking at next year's regional conference in the Spring of 2000. ♦

SUMMIT REGISTRATION DEADLINE NEARS

July 19 is the date that the earlybird, \$100, discount expires for CTC's Fourth Annual Summit registration. If you haven't registered yet, here are some reasons to do so:

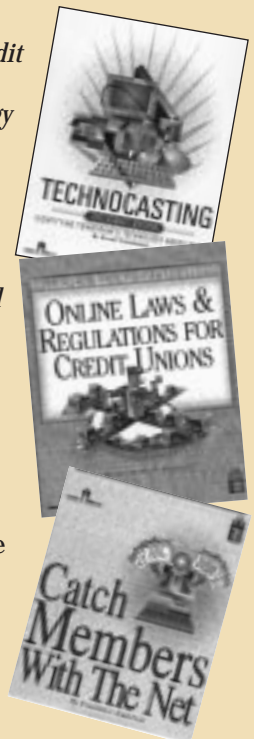
- A pre-conference workshop that thinks outside the MCIF box;
- General Sessions by professional speakers Dr. Bill Metcalf and Bob Hirschfeld that will deliver high quality content you can use;
- Breakouts including: maximizing the return on technical investments, taking advantage of extranet/VPNs, leveraging computer telephony integration (CTI), negotiating technical contracts, exploiting extensible markup language (XML)/open financial

NEW TECHNOLOGY PUBLICATIONS

CUNA & Affiliates' Center for Professional Development has published three new books you may want to check out:

- *Technocasting for Credit Unions: Identifying Tomorrow's Technology Needs Today*, Stock #22260, \$34.95, Available NOW;
- *On-Line Laws & Regulations for Credit Unions: Internet Legal Implications*, stock #22561, \$34.95, available July 6;
- *Catch Members with the Net: A Guide to Maximizing Web Site Effectiveness*, stock #????, \$34.95, available July 12.

Call CUNA Customer Service at 800-356-8010, ext. 4157 and request the stock numbers listed above to order. You'll be glad that you did!



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- exchange(OFX), and others;
- * Mini-workshops on leveraging e-commerce and Y2K contingency planning/communication;
 - * And much much more!
- Be a catalyst for success by joining us in

beautiful Vancouver, B.C., Canada for this tremendous conference of education, networking and fun.

Hit the Web at www.cuna.org, select COUNCILS, then the CUNA Technology Council for complete information and a registration form. ♦

WELCOME NEW MEMBERS

The CTC would like to thank and welcome our new 1999 members signing up February through April of this year.

- **Thomas Miles**, CIO, PSCU, St. Petersburg, FL
- **Dori Ann Valenta**, IS Manager, Edison CU, Chicago, IL
- **Gary Martin**, VP of Lending, Municipal ECU of Baltimore, MD
- **Bonnie Kendrick**, SVP of IS, South Carolina FCU, North Charleston, SC
- **Brian Fischbach**, Accounting Asst/Operator, Aberdeen FCU, Aberdeen, SD
- **Tammy Craig**, SVP IS, First South CU, Bartlett, TN
- **Kevin Simmons**, USU Community CU, Logan, UT
- **Jeff Petrich**, Marketing Specialist, EDS, Madison, WI

- **Sharon Buss**, VP - Finance/IS, Westconsin CU, Menomonie, WI
- **Greg Moss**, IS Manager, State ECU, Columbus, OH
- **Mark Knepper**, IS Officer, MaPS CU, Salem, OR
- **Thomas Ita**, IS Manager, Mechanicsburg, PA

Thank you for your memberships! If a current member recruits two new CUNA Technology Council members, they will earn a white denim, CTC-logoed, long-sleeve, button-down shirt. Make sure the new members include your name as a referral. Remember: memberships are now at reduced dues through the end of the year! See the Web site at www.cuna.org, select COUNCILS, then the CUNA Technology Council for reduced dues amounts.



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CUNA Technology Council Connected is a web-based newsletter published four times per year. Send news and CTC information to: Mike Pyllik, manager of technology, Communications Family CU, Saginaw, MI, e-mail: mikep@commfamily.org, phone: 517-249-8221, fax: 517-791-0281. For Council membership and administrative information, contact Dan Hoover, manager - council administration, e-mail: dhoover@cuna.com, phone: 800-356-9655, ext. 4141, fax: 608-231-4061.



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