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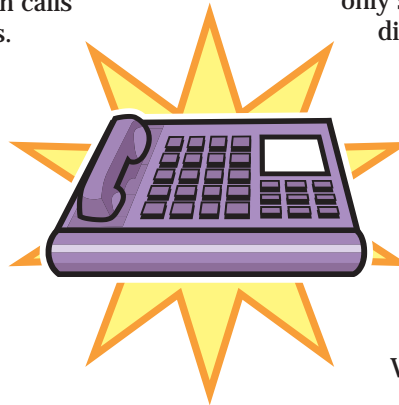
AN ELECTRONIC REPORT FROM THE CUNA TECHNOLOGY COUNCIL

"Voice-Over IP"

*Kerry Parry, Communications Specialist
Mountain America Credit Union*

Mountain America Credit Union in Salt Lake City, Utah, has recently deployed the latest Voice over IP technology to 12 of their long distance branches. Voice traffic between long distance branches and their main office that once required a toll carrier, now travels over WAN lines that have been previously established and are already being paid for. This eliminates toll charges on calls made between these locations.

Programming and integration of branch key systems, corporate PBX and routers at each site was aided initially by vendors such as Cisco and US West. Current employees of Mountain America Credit Union now complete these configurations on all new facilities. This equipment has



been configured to give data transmission priority over voice. Adjustments can be made to equipment to aid in clarity of voice transmission and prioritization. However, there are no documented instances where voice quality or accessibility has been compromised.

As with most technology advancements, the success lies in the acceptance and use of end-users. Mountain America Credit Union conducted an end-user implementation phase to educate branch employees on use and savings of this new technology. This technology not

only saves employees time by only dialing 4-digit extensions to long distance locations, but also saves each branch a minimum of \$137 per month in toll charges.

Savings since April have totaled nearly \$10,000. Mountain America anticipates savings of over \$21,500 per year. This number is expected to grow significantly as new Voice over IP applications emerge. ♦

As you begin work on your credit union's budget for 2000, keep the CUNA Technology Council in mind. Membership dues remain unchanged for 2000 and our annual conference will be held in Colorado Springs, Colorado, August 9-12, 2000.

Meet Your Executive Committee

There have been some recent changes to your council executive committee. We are saddened by the resignation of Teresa Miller who recently moved to Florida. Earlier this year, Teresa's husband accepted a position as director of operations for Disney World's EPCOT Center in Orlando, Florida. Teresa will continue to work with her credit union in New Hampshire to make sure they are ready for January 1, 2000, and then will be looking for career opportunities in the Orlando area. While we wish her the very best, we will miss her! Teresa has been an asset to the council with her help on membership and conference committees. Good luck, Teresa.

We will also miss the guiding hand of Brooke Van Vleet. Brooke is the last founding

member of the CUNA Technology Council. Brooke served as our chair for the past two years. We will still lean on Brooke's advice but will greatly miss her on the executive committee.

With these changes in mind, here is a current roster of our volunteer executive committee. These people volunteer their time and efforts for the good of our organization. Their E-mail address is listed in case you wish to reach them, perhaps even to offer your assistance for their respective sub-committees.

1999 Executive Committee Members:

Jim Morrell, Clark County Schools (WA),
Secretary/Treasurer, Membership Sub-
Committee Chair. (jimm@ccsecu.com)

Alan Darbe, State Employees CU (MI), White Paper/Communications Sub-Committee Chair (adarbe@secu.org)

Dan Kinne, Silver State Schools (NV), Conference Sub-Committee Chair. (dkinne@sssfcu.org)

Mike Grommesh, Golden 1 CU (CA), Dan Riley Scholarship and Nominating Sub-Committee Chair (mgrommesh@golden1.com)

John Bock, Community Credit Union (TX), Vice-Chair (jbock@communitycredit.org)

Mike Pytlik, Communications Family CU (MI), Chair (MikeP@Commfamily.org)

Kathryn S. Evans, League Affiliate Chair, Wisconsin CUL, (ksevans@wcul.org) ♦

Some Worthy Web Sites:

Many CTC members responded to the sample computer and Internet policy developed by Communications Family CU, (Saginaw, Mich.). If you would like a copy please E-mail Mike Pytlik at MikeP@commfamily.org. If you are beefing up your current policies to address Internet topics you might want to consider these Web sites, below. Don't forget, you should also have security addressed in your policy, or, have a separate one. Home banking and Internet sites will become a focus of examinations, we are told, after the first of the year.

NCUA:

Interagency Statement on Retail On-Line PC Banking

www.ncua.gov/ref/letters/97-cu-5.html
www.ncua.gov/ref/letters/97-CU-5A.pdf

OCC:

OCC Guidance Describes Effective Web Privacy Practices:

www.occ.treas.gov/ftp/release/99-40.txt

Infrastructure Threats from

Cyber-Terrorists:

www.occ.treas.gov/ftp/bulletin/99-9.txt

Regulations:

www.bankinfo.com/Regs-aag/regglance.html

Privacy:

www.ftc.gov/reports/privacy3/

Web Site Privacy Policies:

www.bankinfo.com/ecommm/privpol.htm

Legal issues involving digital certificates:

www.mbc.com/

Don't Forget Next Year's Conference!

The fifth annual CTC Summit will be held in beautiful Colorado Springs, Colorado. The date is set for August 9 -12, 2000. While it may seem a distant date, don't forget to include this conference in your 2000 budget! Budgets are being formulated now at most credit unions for the upcoming year so don't be left out! Dan Kinne of Silver State Schools CU (NV) is chairing our conference in 2000. He has already begun to assemble his conference committee and has had a preliminary meeting with them! Dan brings a wealth of knowledge to our executive committee as its newest member and we can envision a great conference filled with some "good stuff" now that Y2K is behind us - or - will be! ♦

CTC Education

The CTC Council has been asked to contribute input to CUNA's Center for Professional Development (CPD). We will be assisting CPD in directing educational courses, reviewing books and training materials and other tasks. This is a good way for your council to help shape the direction of education for credit union technology professionals. Watch for more details as this project gets underway. ♦

CTC's John Bock in CUNA's Satellite Broadcast

On September 8, 1999, CTC Vice Chair John Bock SVP/CIO for Community CU, Plano, Texas was a panel member on CUNA's satellite broadcast, "Cyber Credit Unions: Services, Risks, Procedures and Controls". John did a fine job explaining issues such as vendor relations, contract reviews, ownership of data, and security audits. This broadcast, one of several planned by CUNA on this and other topics, was very informative. Other panelists discussed security, privacy, and other issues. Great job, John! ♦

Vancouver Summit a Success!

Attendees to this year's CTC Summit in Vancouver, B. C., were treated to a wide variety of excellent speakers and topics. The sometimes drizzly northwest weather cooperated as the skies cleared and temperatures rose into the comfortable range. It was a beautiful setting for CTC's 4th annual event. This year's sessions included data warehousing, project management, negotiating vendor contracts, maximizing return on technical investments, Extranets and VPNs, and many more. We are already looking forward to the 2000 conference, and planning is already underway. We'll see you in Colorado Springs in August! ♦

Your Help Needed

We still have openings for volunteers on a number of sub-committees. If you wish to assist your organization please contact me and I will put you in touch with a sub-committee chair. Remember that this is your organization and we always need your expertise and talent. Speaking of assistance, I can always use your input for newsletter articles and information. Short or long stories, best practices, blurbs, good Web sites and recent success or unsuccessful stories with technology projects are great topics for newsletter articles. Share it with your fellow CTC members. Contact me at: MikeP@commfamily.org. ♦

Membership Drive Gearing Up!

Mike Grommesh (Golden 1 CU, Calif.) and Jim Morrell (Clark County Teachers CU, Wash.) are co-chairing our 1999-2000 Membership Committee activities. Their task is a big one. They are combing databases and putting together a project to increase our CTC membership. To assist them, as always, renew your membership when you receive your notice from CTC. Don't forget to pass the word to your technology colleagues. CTC's mission is to be the premiere organization for credit union technologists. To do that, we need your help. ♦



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WELCOME NEW MEMBERS

We would like to welcome the following new members that joined the CUNA Technology Council from April through August of this year.

- **John Barnfather**, Caltech EFCU, La Canada, CA
- **Sharon Stallsmith**, Motor Parts FCU, Auburn Hills, MI
- **Russell A. McEwen**, Sun FCU, Maumee, OH
- **Kristina L. Waters**, Sooper CU, Denver, CO
- **Weldon Leonardson**, Boeing ECU, Tukwila, WA
- **Rose Green**, SF Police CU, San Francisco, CA
- **Brian Warfel**, FPL Federal CU, Hialeah, FL
- **Michael F. Stevens**, Midwest Financial CU, Ann Arbor, MI
- **Dean R. Johnson**, Affinity Plus FCU, St. Paul, MN
- **David A. Protano**, Harrison Teachers FCU, Allendale, NJ
- **Mark W. Dennis**, WCTA FCU, Sodus, NY
- **Donald M. Cole**, Wood Products CU, Springfield, MD
- **Chris Hyde**, Spokane Railway CU, Spokane, WA
- **Chris Shiomi**, Norton Community CU, San Bernardino, CA
- **Jim Stachura**, Florida CU League, Tallahassee, FL
- **Richard Duncan**, Lockheed Georgia EFCU, Marietta, GA
- **Cynthia M. Zagone**, United Airlines ECU, Chicago, IL
- **Craig A. Wilson**, Mid-Atlantic FCU, Gaithersburg, MD
- **Brian L. Dorn**, First Flight FCU, Havelock, NC
- **Lonnie J. Stroud**, Selco CU, Corvallis, OR
- **Toni Davisson**, SC Telco FCU, Greenville, SC
- **Bergen Peterson**, Columbia CU, Vancouver, WA
- **Lester Warby III**, Seattle Metropolitan CU, Seattle, WA
- **Elaine J. Calvert**, Washington Corporate Central CU, Tukwila, WA

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.



CUNA & Affiliates