

UTAH



Those completing the Get Certified! training include: (Alphabetical by first name)

- ▶ Arleen Childs, Tanner Employees Credit Union
- ▶ Berniece Sanders, St. Marks Employees Credit Union
- ▶ Bill Christopherson, Gibbons & Reed Credit Union
- ▶ Brad Smith, Horizon Credit Union
- ▶ Camille Tripp, Cyprus Credit Union
- ▶ Carla Humes, Granite Credit Union
- ▶ Curtis Singleton, Alliance Credit Union
- ▶ Debbie Pierce, Grand County Credit Union
- ▶ Heidi Mecham, Eastern Utah Community Credit Union
- ▶ Jared Bryner, Utah Power Credit Union
- ▶ Jeff Gull, Cyprus Credit Union
- ▶ Jenna Larsen, Nebo Credit Union
- ▶ Justin Stoddard, Heritage West Credit Union
- ▶ Kathy Boltz, Heritage West Credit Union
- ▶ Linda Timmerman, Cyprus Credit Union
- ▶ Lisa Niemberger, Alliance Credit Union
- ▶ Lynn Nelson, Meadowgold, Employees Credit Union
- ▶ Melanie Allred, Grantsville Federal Credit Union
- ▶ Melissa Jeppesen, Box Elder County Credit Union
- ▶ Page Bennett, Horizon Credit Union
- ▶ Suzanne Ashby, Freedom Credit Union
- ▶ Tammy Phillips, Varian SL Employees Credit Union
- ▶ Tressie Jones, Eastern Utah Community Credit Union
- ▶ Trevor Watkins, Utah Power Credit Union
- ▶ Tyler Nelson, Nebo Credit Union

To differentiate credit unions from other financial institutions, the Utah Credit Union Association (UCUA) decided to help its credit unions and their employees “Get Certified!” as certified financial counselors. Over the course of a year, 25 students studied eight books, passed eight exams, participated in as many as 16 conference calls, and attended a full-day training session and two shorter meetings. The 25 students represented employees from 18 credit unions throughout the state.

The program was made possible through a grant from the National Credit Union Foundation which supplemented the cost of the program for participating credit unions. The curriculum used was the Credit Union Financial Counseling Certification Program (FiCEP) offered through the Credit Union National Association (CUNA). It includes eight modules which participating students studied on their own, but with enhanced instructions through two monthly conference calls provided by Will Vander Toolen from AAA Fair Credit Foundation. One module was covered each month. After four modules, students took an exam in Salt Lake that was proctored by Stephen Nelson, VP of credit union support at UCUA.

The initial overview training meeting and the two interim meetings offered students the opportunity to share insights and ideas as to how they planned to use their new knowledge. “It was so much better than trying to do this on our own,” says Suzanne Ashby from Freedom Credit Union. “Will Vander Toolen gave us such good advice on what works well with clients and what doesn’t work.”

Marilyn Yoshida, VP of Finance at Box Elder County Credit Union agrees. Box Elder County had two loan officers from two different branches complete the training so the credit union could offer members certified counselors at both of its branches. Although Yoshida didn’t go through the certification process herself, she listened in on several of the conference calls and was really impressed with the knowledge level and advice offered by Vander Toolen.

Both credit unions have advertised their certified financial counselors to their members through newsletters, fliers and personal referrals. Although response from members has been slow thus far, Ashby, who works the front line as a teller, notes that most of the members who have set up meetings with her have been in crisis mode. That is, they are trying to prevent a bankruptcy or garnishment proceedings. Yoshida concurs. “People don’t want to admit they are having problems,” she says, “unless it is a crisis.”

“Still,” says Ken Payne, CEO of Freedom CU, “having a certified counselor and offering this service to members for free, is a great way to point out that credit unions are special and willing to be a reliable and responsible resource to members. When those members need a financial service in the future, they will think of the credit union first.”

Credit unions that participated in Get Certified! plan to use the training in a variety of ways, comments Nelson from the Utah Association. “Some will set up a formal financial counseling program, while others plan to expand their informal counseling already in place.” The Association plans to offer a similar program in the future.

