MANAGE YOUR MOST PRESSING RISKS
Areas of Practice Focus

Only our Bond policyholders have direct, multi-channel access to a team of risk and compliance consultants along with insightful resources. This knowledge, experience, and support is focused on credit unions to help you manage and mitigate your risks. You can feel confident that our consultants will help you with making better strategic decisions that ultimately safeguard your credit union and members.

Ask about our consultations and resources in these Areas of Practice:

CONSUMER PAYMENTS – Our team will help you understand and stay on top of the ever-changing operational, technical, and business-related challenges, including payment cards, digital currencies, EMV, tokenization, and other emerging payments.

EMPLOYMENT PRACTICES – Our team shares valuable insights, sample policies, and best practices to help minimize the impact of costly litigations— including harassment, wrongful termination, discrimination and retaliation.

CYBERSECURITY – We can help you plan for the inevitable exposures that often lead to theft of confidential data and/or account takeovers. Pinpointing risks and establishing processes to better identify, react, and recover from a cyber event.

CONSUMER LENDING – We assist in your establishing appropriate lending controls and written policies and procedures to help you manage the risks associated with consumer lending products, indirect programs, and collection processes.

FFUNDS TRANSFER/ACH – We closely monitor scams and share tactics used by criminals, as well as keep you apprised of regulatory changes, policies and procedures to help you minimize exposures.

BUSINESS LENDING – We can help you identify the internal resources and skills necessary for compliant policies and successful management of your business lending program.

DEPOSIT ACCOUNT SERVICES – We will help you implement effective policies and procedures for online, mobile, ATM, new accounts, and traditional checks and deposits to minimize vulnerabilities.

REAL ESTATE LENDING – We can help you control losses by keeping you aware of current scams, maintaining proper oversight and implementing shared best practices.

PHYSICAL SECURITY – We help establish practical policies and procedures, recommend methods and technology, as well as provide actionable insights and skills needed should a robbery or other security threat occur.

INTERNAL CONTROLS – We help you establish internal controls related to cash handling and management oversight to minimize losses caused by trusted employees or volunteers, including account manipulation, fraudulent loans and embezzlement.

CONSUMER LENDING – We assist in your establishing appropriate lending controls and written policies and procedures to help you manage the risks associated with consumer lending products, indirect programs, and collection processes.

The Risk & Compliance Solutions team is ready to help you manage your most pressing risks and compliance concerns. Contact the Risk & Protection Response Center at riskconsultant@cunamutual.com; 800.637.2676, option 4; or visit the Protection Resource Center at www.cunamutual.com.

800.637.2676, OPTION 4 | CUNAMUTUAL.COM

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