Chapter Leaders’ Guide
Section I
THE CHAPTER

The Tennessee Credit Union League (League) was organized in 1934 as the trade association for credit unions in the State of Tennessee. Owned by credit unions, the League’s only purpose is to work on their behalf.

The League’s Bylaws state that one of the League’s purposes was to create and cooperate with chapters, and that chapters shall be identified as an integral part of the League. The geographical boundaries of the Chapters are set by the League Board, and the League files a Group Form 990 return with IRS every year on behalf of its chapters. Chapters are the “grassroots” extensions of the League.

The purpose of the Chapter is to conduct regularly scheduled meetings for the education and networking of credit union staff and officials and to serve and assist the credit union movement. At the present time there are seven chapters operating in the State of Tennessee, representing the Tennessee Credit Union League.

All League member credit unions are eligible for chapter membership. You, as elected officers, govern the chapter and have accepted the responsibility to represent your chapter peers. The Chapter elects, from its membership, its own Chapter Leaders.

The challenges of chapter officers are great, and you have the right to expect advice and counsel from the League office. This Leaders’ Guide is just the beginning of that support. The Guide’s purpose is to equip you with the resources needed to be successful with the challenges of chapter leadership.

The staff here at the League office is ready, willing, and eager to assist you. Please call on us. The League’s Chapter Liaison is Matt Zumbrun. You can reach Matt at mzymbrun@yourleague.org or 800-572-7359, ext. 1200.
CHAPTER GOALS

To conduct regular meetings to educate and inspire credit union officials.
To assist and develop credit unions.
To protect all credit unions against unjust criticism and unwarranted controls.
To conduct joint projects of promotion, community involvement and advertising.

OBJECTIVES OF THE CHAPTER

To promote cooperation among credit unions.
To promote a means of exchanging ideas and discussing problems of mutual concern.
To inspire continued expansion and service on the part of member credit unions.
To promote a forum for legislative action on the local, grassroots' level.

Chapters are an integral and functioning part of the credit union movement of Tennessee composed of credit unions united under the common bond of informed leadership.
GENERAL OUTLINE OF DUTIES

President

The President shall perform the usual duties of this office:

- To conduct and coordinate Chapter affairs in accordance with the Chapter Bylaws and Amendments.
- To be responsible for all meetings of the Chapter (either personally or by delegation).
- Assure that all physical arrangements are ready before the meeting starts. (Recommended by delegation).
- Attend all committee meetings.
- To appoint, in consultation with the Chapter Leadership, needed Chapter committees:
  - Such as the regular or standing committees and special committees that are needed to carry out the functions of the Chapter.
- To inform the Chapter on current correspondence and news from the League.
- To represent, or appoint someone to represent the Chapter, upon invitation:
  - At community events.
  - At civic events.
  - At League meetings and activities.
  - To speak for the Chapter at all meetings where attending as a Chapter delegate.
  - To cooperate with the secretary in the issuing of meeting notices.
  - To develop trained and responsible leadership among the members of the Chapter.
- To provide competent leadership and at the same time avoid any suggestion of dictatorship.

A President should be a "team builder" who:

- Talks little.
- Refers problems to the membership, and
- Invites expression of opinion.

The President must also perform other duties as may be assigned by the Chapter or its Bylaws.
GENERAL OUTLINE OF DUTIES

Vice President

The Vice President shall perform the usual duties of this office:

- To preside at meetings in the absence of the president. The Vice President should become familiar with the rules of parliamentary procedure.
- To be trained to succeed to the presidency in the event of a vacancy in that office.
- The Vice President should be thoroughly familiar with the duties of the President.
- To discover talent, and find openings where inexperienced members of the Chapter can learn by doing.
- To serve in whatever other capacity the President may assign.
- To act as Chapter representative or delegate at functions and meetings not attended by the President.

Since many people will hesitate to volunteer:

- Ask them.
- See that all members who want to take part are assigned to a committee where they can serve to the best advantage.
- Make sure all who serve on behalf of the Chapter are given their deserved recognition for the work by the Chapter.

In addition to the specific duties outlined, the vice president has an obligation to be more than a figurehead in the activities of the Chapter. He/she should:

- Be aware of how the several committees are functioning.
- Be on the lookout for ways in which the Chapter may render more service.

Difference of opinion and debate is normal and healthy, but the vice president should:

- Be alert to friction and signs of real strife within the Chapter.
- Work for conciliation and harmony.

A vice president who assumes complete responsibilities can:

- Be of value assistance to the president, and at the same time.
- Prevent the activities of the Chapter from revolving around the thinking of a single individual.
GENERAL OUTLINE OF DUTIES

Secretary

The Secretary shall perform the usual duties of this office:

- Keep an accurate record of the proceedings of all meetings of the Chapter and the Chapter officers.
- Shall prepare, or cause to be prepared, notices of Chapter meetings.
- Check attendance at all meetings.
- Maintain a current roster of all credit unions in the Chapter area.
- Maintain their attendance record.
- Take minutes of all Chapter meetings, both regular and special.
- Act as presiding officer in the absence of the president and the vice president.

Shall perform such other duties as may be assigned by:

- The Chapter, its Bylaws, or its President.
- Shall handle all finances in the absence of the Treasurer.
GENERAL OUTLINE OF DUTIES

Treasurer

The Treasurer shall perform the usual duties of this office:

- To receive all funds and deposit them to the account of the Chapter.
- To pay all mandatory obligations, such as postage, stationery, and bank charges, with authorization.
- To present current Financial Reports each month to the officers for approval.
- To keep a complete record of all receipts and disbursements.
- To assist with the development of the Chapter dues schedule and mail dues notices to credit unions.
- To work with the Program Committee:
  - Planning Chapter dinners.
  - Credit Union Day observances.
  - Meetings, and
  - Other events involving expense to the Chapter.

In the absence of a Secretary:

- To take the minutes.
- Handle correspondence, and
- Otherwise discharge the duties of that office.

The Treasurer shall perform such other duties as may be assigned by:

- The Chapter, its Bylaws, or –
- The President.
GENERAL OUTLINE OF DUTIES

Chapter Committees

A committee is a group of two or more members appointed to perform duties or investigate a subject that cannot be handled effectively by the Chapter as a whole. Committees generally fall into one of two categories: standing or regular committees, and special committees.

1. Standing or Regular Committees
Standing or regular committees are appointed to carry out long-term Chapter activities within the framework of goals planned by the Chapter Leadership for the year. These committees are usually appointed early in the Chapter year by the President in consultation with the Chapter officers.

2. Special Committees
A special committee is one appointed by the President to study or discharge a specific problem or project of relatively temporary duration. An example of a special committee appointed in some Chapters is Credit Union Day Committees.

The Committee Chairperson
The selection of a Committee Chairperson should be made with care, as the Chairperson is often the determining factor in the success or failure of a committee. A Chairperson is most effective if the committee accepts his/her integrity and competence to handle the subject being discussed. He/she should actively direct all phases of the committee work by:

1. Getting the meeting off to a quick start; defining objectives; presenting pertinent facts and asking for suggestions.

2. Directing discussion; following a logical and orderly procedure towards the meeting objective; resisting needless debates and pointing out the departures from agreed upon goals.

3. Raising questions to test the validity of points being discussed.

4. Coordinating group thinking; summarizing discussion ideas and reaching conclusions.
CHARACTERISTICS OF COMMITTEE CHAIRPERSON

1. Has a personal record of being a consistent worker who completes a job.
2. Is enthusiastic.
3. Has background knowledge of the organization's (or institutions) aims, and the committee's functions.
4. Is hard-working.
5. Is good-humored.
6. Is quick.
7. Is a good executive.
8. Is persuasive.

Additional qualifications:
1. Has confidence in other members.
2. Wants to release the potential energy of the group.
3. Is willing to give up the Chairperson's traditional prerogatives if the job requires it.
4. Is more interested in the committee's job than in his/her own feeling of personal importance.
GENERAL OUTLINE OF DUTIES
Possible Chapter Committees

PUBLICITY COMMITTEE
The Publicity Committee, consisting of at least ______ persons, shall be responsible for promoting the Chapter meetings and other Chapter projects. It shall:

- See that local newspapers, radio and TV stations receive proper notice of all activities. Much can be accomplished by:
  1. Members of this committee who can personally contact media people at the start of the Chapter year.
  2. Hand-delivered or mailed meeting notices.

This committee generally has the added responsibility of seeing that meeting notices are regularly sent to all Chapter credit unions.

- Some Chapters have found that more than one notice, to both the Treasurer and President of each credit union, for example, has increased attendance significantly.

- In some chapters the Secretary handles this last function of this committee.

MEMBERSHIP COMMITTEE
The Membership Committee, consisting of at least ______ persons, has two major responsibilities.

FIRST,
- It tries to encourage full participation in Chapter meetings and activities.

SECONDLY,
- The committee tries to get all possible credit unions into Chapter membership. (By letter, phone calls, and personal visits, non-member credit unions are told about the advantages of joining the Chapter.) Remember, however, that credit unions who do not belong to the League cannot belong to the Chapter.

Recording and maintaining Chapter meeting attendance records may also be delegated to this committee.
GENERAL OUTLINE OF DUTIES

Special Committees

CREDIT UNION DAY COMMITTEE
The Credit Union Day Committee, consisting of _________ persons, shall plan and promote the Chapter's Annual program.

- Book appropriate facilities.
- Select and engage speaker and any other entertainment.
- Plan details and select individuals to participate in the program.
- Assign tables on a first-come, first-served basis.
- Provide instructions to participants.
- Oversees last minute details.

In conjunction with the Chapter Leadership invite:

- League representatives.
- Mayor and local public officials.
- State and National Legislators.
- Industry and community leaders.
- Newspaper representatives.
- Clergy.

Additional committees may be created by action of the Board or members of the Chapter.
Section II
THE CHAPTER MEETING THAT “TICKS”

What makes a meeting "tick" and attract good attendance?

1. Interesting, well-planned and well-organized Chapter programs.
2. Attractive and informative meeting notices.
3. Meetings should be held on a regularly scheduled date and time.
4. Credit Union sponsorship of meetings and rotation of meeting place.
5. The business meeting should be concise and move quickly.
6. The main purpose of the meeting should be for the exchange of information and ideas of benefit to credit union leaders.
7. The type of meeting should vary, and a program developed of the greatest interest for all credit union people in the Chapter area.
8. The agenda should provide for a general discussion period.
   a. Business and Educational Meeting.
   b. Dinner Meeting with:
      1. A Speaker
      2. Panel
      3. Conference
      4. Speaker with a question and answer period
9. President or Chairperson should keep the meeting under control and moving as rapidly as possible.
10. Short social period either before or after the meeting.
QUESTIONS THAT HELP YOU PLAN EACH MEETING

Exactly what is the reason for this particular meeting?
1. Do we want to change knowledge, attitude, behavior, or skill?
2. Do we want to start some specific action?
3. Do we want to honor or recognize someone or something?
4. Do we want to entertain?
5. Do all concerned with preparing and presenting the meeting have the same understanding of why we are having it?

(Some of the biggest meeting flops result from planners being unsure of exactly why they're having the meeting and from those attending never being told why they are present and exactly what they are expected to gain as a result.)

Will the credit unions who attend really benefit from the meeting as we've planned it?
1. Will both the inexperienced and the experienced get something or be able to give something?
2. Will both the large and small credit unions find it worth the time and money?

Have all the officials of all the credit unions in the Chapter been informed?
1. Has a notice been mailed to each person at his home address?
2. Have telephone calls been made to follow up with certain persons (those who would be most likely to benefit from this particular meeting)?
3. Will there be personal follow-up by a few officials where convenient?
4. Does the notice tell: Where? Why? What? Who? How to get there if place is different? A promised time that the meeting will begin and end?

Has a good agenda been prepared and a copy sent to each program participant?
1. Invocation? Who?
2. Opening remarks? Who? Time?
3. Register of attendance? Who? How?
5. Closing time set?
6. All involved told they will be limited to the time specified?

(One or the best means of cutting attendance in the future is to allow the meeting to run overtime.)
Will reservations be needed?
1. Who will they be sent to?
2. What's the deadline?

Have all the necessary facilities been arranged?
1. Room engaged?
2. Cost determined?
3. Confirmation in writing?
4. Public address system set up if needed, and tested?
5. Sufficient chairs and tables already arranged? (Don't waste time later.)
6. Education aids needed?
7. Checked with instructor for his/her needs?
8. Light switches and electrical outlets located?
9. Extension cords?
10. Ashtrays?
11. Matches?
12. Heating, cooling and ventilation are available and operation understood?
13. Clean-up crew to square things away after it's over?

Will refreshments or a meal be served?
1. Menu selected?
2. Appropriate to religious requirements?
3. Simple?
4. Cost determined, including tax and tips?
5. Refreshment breaks planned?

Are special guests and instructors or speakers expected?
1. Who will meet these people?
2. Who will introduce them?
3. Names and titles pronounced correctly?
4. Biographical information assembled if needed and O.K.'d by the individuals?
5. Have reminders been sent 30 days in advance?
6. Have you followed up with a phone call?
7. Will special arrangements be made for out-of-town persons? Who will do it?

Will prizes or awards be ready if they are to be given out? (Time saving procedure)

Will you seek evaluation of this meeting from those attending? How?
PROGRAMMING DO’S AND DON’TS

Do –

1. CONSIDER THE CHAPTER AUDIENCE
   There is a mix of management, staff, volunteers and guests. Chapter program topics
   should consider all audiences and try to appeal to all.

2. CONSIDER THE LENGTH OF TIME AVAILABLE
   Most programs begin at around 7:00 PM. Topics that take more than a half hour will lose
   their effectiveness.

3. REMEMBER THAT ALL MEETING FACILITIES CANNOT HANDLE ALL AUDIO VISUAL NEEDS
   When planning the program, it’s important to match it with the facility. Talk-only
   programs require proper sound systems. A/V programs require a facility free of pillars
   and of adequate ceiling height. (10 ft. minimum)

4. CONSIDER AUDIENCE INTERACTIVE PROGRAMS, IF POSSIBLE
   Adults learn by doing. They receive programs better if all senses are employed in the
   program.

5. VARY THE SCHEDULE
   Rather than the usual cocktail hour-dinner-meeting program format, consider changing
   the order or deleting one of these activities.

6. CONSIDER
   a. The forum where the topic is open discussion on a variety of topics.
   b. The panel where two or three subject experts give vignettes followed by
      discussion. Requirements: Individuals who can project their thoughts objectively;
      a facilitator; and appropriate sound system.
   c. A film on a related topic. Requirements: Proper facility; and appropriate
      equipment
   d. A skit to illustrate a problem or technique. Requirements: “Actors” Script;
      appropriate staging and sound systems.
   e. A lecture, which is the standard program format. Caution is given to present only
      a few main points. Requirements: A good public speaker; and appropriate sound
      system.
   f. The Buzz Session where each table is given a short time to solve a credit union
      problem. After discussion, a table chairperson makes a report. The reports are
      summarized on a flipchart. Requirements: A flipchart; and facilitator.

Don’t -

1. HAVE PROGRAMS ON HIGHLY TECHNICAL TOPICS
   Remember the audience and the time of day. “A mind can only absorb as much as the
   seat,” is a learning phrase that is applicable.

2. DEAL WITH PROGRAMS THAT WILL IN SOME WAY BENEFIT ALL
   This is far-reaching, but some topics have little credit union or personal development
   relevance. Don’t do a program just to fill time.
USUAL REASONS GIVEN FOR NOT ATTENDING CHAPTER MEETINGS

1. Did not know about the meeting.
2. Unfriendly atmosphere.
3. Meeting uninteresting and not planned.
4. Topic not connected with the credit union.
5. Meeting scheduled in an undesirable neighborhood.
6. Small "clique" runs everything.
7. Feels that he/she is not wanted.
8. Too busy with other activities.
9. Too far to drive.
10. "Nothing in it for me."
11. Afraid that he/she will get a job.
12. Did not get a personal invitation.
13. Meetings run too long.
14. Tired of listening to lengthy and uninteresting reports.
15. Lack of enthusiasm on part of officers.
16. Credit union is too small.

IT IS YOUR JOB, AS A CHAPTER LEADER, TO ELIMINATE OR CORRECT AS MANY OF THE ABOVE REASONS AS POSSIBLE.

1. Be friendly.
2. Consider the other person in your plans.
3. Prepare for each meeting.
4. Bring two or more credit union people to each meeting.
5. Enthusiastically support the Chapter officers and programs.
PROPOSED PROGRAMS FOR __________
CHAPTER
FOR 20__ - 20__

DAY OF THE WEEK

___________ April _____, 20__
Subject: __________________________
Time: ____________________________ Place: __________________________

___________ May _____, 20__
Subject: __________________________
Time: ____________________________ Place: __________________________

___________ June _____, 20__
Subject: __________________________
Time: ____________________________ Place: __________________________

___________ July _____, 20__
Subject: __________________________
Time: ____________________________ Place: __________________________

___________ August _____, 20__
Subject: __________________________
Time: ____________________________ Place: __________________________

___________ September _____, 20__
Subject: __________________________
Time: ____________________________ Place: __________________________

___________ October _____, 20__
Subject: __________________________
Time: ____________________________ Place: __________________________

________________ Credit Union Day Celebration
Subject: __________________________
Time: ____________________________ Place: __________________________
November _____, 20____
Subject: __________________________
Time: ____________________________ Place: __________________________

December _____, 20____
Subject: __________________________
Time: ____________________________ Place: __________________________

January _____, 20____
Subject: __________________________
Time: ____________________________ Place: __________________________

February _____, 20____
Subject: __________________________
Time: ____________________________ Place: __________________________

March _____, 20____
Subject: __________________________
Time: ____________________________ Place: __________________________

**ALTERNATE PROGRAM**

___________, 20____
Subject: __________________________
Time: ____________________________ Place: __________________________

If any League speakers are used, contact the Member Services Division for confirmation of availability at least 60 days prior to meeting date.
MAKING ARRANGEMENTS FOR A SPEAKER

Arrangements for League speakers will be made, at your request, at your annual program planning meeting. Many of the points listed below will still apply, but if you are arranging for your own speakers, all of the points are important.

1. Designate one chapter officer to be the liaison to your speakers.
2. Invitation should be in writing. (If the initial contact is by phone, confirm in writing and request the speaker to confirm his/her acceptance, including subject, fee and expense, if any.)
3. Always call the speaker 2 - 3 days in advance of the meeting, as a reminder.

Be sure the speaker understands the following:
   Objective of the meeting –
   1. Specific topic on which they are speaking.
   2. Amount of time they may take.
   3. Time, location and date of meeting.
   4. When they will be expected to arrive.
   5. Make-up of the audience.
   6. Occasion of the meeting.

By phone or letter, ask your speaker if any special equipment is needed for the program, such as chalkboard, display table, flipchart, audio/visual, podium, etc.

   1. Arrange for it to be there before the business meeting.
   2. It should be set up and ready to go.
   3. If speaker uses a stage, don’t dim house lights.
   4. Natural light should come from left or right.

Remember –

1. Room should be properly ventilated and heated.
2. Avoid empty seats up front. (good place for chapter officers)
3. Have officers join membership in audience for the presentation.
4. Only the President should remain at the table.
5. A smoother program always results when you go directly from the business meeting to the program of the day.
6. Arrange to meet and greet the speaker. (If the speaker doesn’t arrive before the business meeting begins, ask a committee member to wait outside to meet him/her.)
7. Send copy of program to speakers or leaders.
INTRODUCING A SPEAKER

Anyone who introduces a speaker should build a bridge between the speaker and the audience.

1. Strive to put the speaker at ease, and make him/her feel welcome.
2. Make the audience feel that what is to be said is important and of interest to them.
3. Let the audience know that the speaker is well qualified to deliver the message.

Important –

1. Have the speaker’s name absolutely correct.
2. Be sure you have the speaker’s correct title or position.
3. Know the subject of the speaker’s talk.
4. Learn appropriate facts about the speaker.
5. An introduction should take 60 seconds, give or take 15 seconds.

Remember –

1. The time belongs to the speaker.
2. Express interest and importance of subject, but do not express your views on the subject.
3. Be careful not to upstage the speaker.
TEN TIPS FOR EFFECTIVE PRESENTATIONS

1. Get right into the subject matter as quickly, boldly, dramatically, challengingy, and excitingly as possible. Don't bore the audience with unimportant material. They are there for one purpose only, and that is to learn about the topic as described in the program. Start off with a pledge. Start off with a bang. Start off with something that sets their minds immediately thinking of the many ways in which they are going to apply what you are about to tell them.

2. Within the first two minutes or your presentation, tell them WHY what you are going to say is important to them and HOW it is going to affect their operations. This will create a heightened level of interest and awareness. (i.e., I'm going to give you eight specific techniques for)

3. Be specific. Be concrete. Use numbers. Use examples. Make them understandable and tangible. Issue your disclaimers up front. Let them know what you're not going to do and tell them what liberties you are going to take with numbers and references.

4. Use a rapid-fire pace. Don't belabor, linger, or dwell. See how many helpful ideas you can give them in the time you are being allotted.

5. Stick to the time schedule as precisely as possible. Remember you are an after dinner speaker. So please dry run your material at least twice, and once the day before the program.

6. Be relevant for this audience. Use examples that are relevant for them and show them how and why you've selected them. When you provide a list of techniques, advantages, disadvantages -- ENUMERATE! Count them out from 1 - 18, 1 - 4, etc. Start out by saying "I will be giving you 18 quick ideas of how to......." and then count them out so they will know where you are at any point.

7. Look for audience participation and questions throughout. It will get you more heavily involved with your audience and them closer to you. You'll be more comfortable. They'll be more comfortable, and you'll be operating on their wavelength. Also, encourage questions and involvement early, but please keep your answers to the questions brief.

8. No commercials please! Your name, title and organization has been listed in the meeting notice. We will provide you with as much exposure as possible. We do this for you, so you can be positioned as professionally as possible in front of the audience. Please absolutely no commercials. Your best commercial is to deliver a relevant, timely session.

9. Spend time developing a relevant handout. It is greatly appreciated by attendees. It surely will augment your session and be a reminder of your effectiveness long after the program is over.

10. And, or course, the ultimate advice is to Have Fun, Be bold, Love your audience and they'll love you. Pour out your heart and soul in every technique and secret you know for helping this audience. In the long run, they will end up helping you.

Adapted from the American Society of Association Executives
WHAT EVERY SPEAKER SHOULD KNOW ABOUT CREDIT UNIONS

Credit unions consider themselves UNIQUE among financial institutions, and credit union people are sensitive to the way certain things are said. Here are some tips to help you talk to your credit union audience in their own "language." By following these guidelines, you'll increase your own credibility with your audience and enhance their understanding of your message.

1. **CREDIT UNIONS ARE ORGANIZATIONS OR PEOPLE, NOT OF DOLLARS.** These people are MEMBERS, not "customers" or "clients." Only MEMBERS can save at a credit union and only MEMBERS can borrow. If there's one thing that will "turn off" a credit union audience, it's to refer to their MEMBERS as "customers." Call them MEMBERS...always.

2. **CREDIT UNIONS ARE JUST THAT - CREDIT UNIONS.** They're not "unions," nor are they "credit associations." It's important to use both words every time -- CREDIT UNION -- with a slight emphasis on the first word.

3. **CREDIT UNIONS ARE COOPERATIVES, ORGANIZED ALONG DEMOCRATIC PRINCIPLES.** The MEMBERS are the OWNERS of the credit union. Each MEMBER has one vote in organizational affairs, such as election of directors, no matter how many dollars he or she has in savings. Every credit union has a defined FIELD OF MEMBERSHIP, or "COMMON BOND." Only people within that field of membership can join the credit union and use its services.

4. **THE ELECTED BOARD OF DIRECTORS OF EACH CREDIT UNION ARE VOLUNTEERS.** They are not paid for their services; they are ultimately responsible for all areas of the credit union and its operation.

5. **THE CREDIT UNION BOARD ELECTS, A CHAIRPERSON TO PRESIDE OVER THE MEETINGS, A VICE CHAIRPERSON, A SECRETARY AND A TREASURER.** They also appoint a PRESIDENT as the chief operating or financial officer. The President takes charge of the daily operation of the credit union.

6. **CREDIT UNIONS ARE PART OF A MOVEMENT, NOT AN "INDUSTRY."
They have a distinct social purpose, and they take this responsibility seriously. Their purpose is to help their members improve their economic lives through cooperative thrift and the wise use of financial resources.
7. CREDIT UNIONS ARE AFFILIATED IN A NATIONAL SYSTEM KNOWN GENERICALLY AS THE "ORGANIZED CREDIT UNION MOVEMENT."

It consists of local CHAPTERS, formed for social and educational purposes; state LEAGUES that provide trade association services on the state level; and the Credit Union National Association, or CUNA (pronounced Qu-nah), the national trade association. Credit Unions can not be a member of their state League unless they are also a member of CUNA, and they can not be a member of CUNA without also being a member of their home state League. At the state and national level, for-profit subsidiaries of the Leagues and CUNA provide a variety of financial and other products and services for credit unions.

8. CREDIT UNIONS RANGE IN SIZE FROM A FEW HUNDRED MEMBERS AND FEW THOUSAND DOLLARS IN ASSETS, TO SEVERAL HUNDRED THOUSAND MEMBERS AND SEVERAL BILLION IN ASSETS. Their services range from "plain vanilla" share savings and personal loans, to the state of the art in financial services. The one thing they all share in common is their focus on SERVICE to the member.

9. OVER THE YEARS, CREDIT UNIONS HAVE USED SEVERAL SLOGANS:

- "Not for Profit, Not for Charity, But for Service"
- "Join Your Credit Union -- Its Where You Belong"
- "People Helping People"
- “Unite for Good”
Section III
ELEMENTS OF A CHAPTER MEETING

BUSINESS MEETING SHOULD INCLUDE: Amount of time - 10 to 20 minutes

1. Minutes of previous meeting (preferably sent in advance and approved at a meeting).
2. Treasurer's Report (preferably sent in advance and approved at a meeting).
4. Report from various Chapter liaisons.
5. Communications.
6. Acknowledgment of new credit unions or new credit union officials.
8. Concise report of outstanding events of interest to the members.
9. Future programs and activities.
10. Report of League Director(s), Committee Chairs, if they have anything to report - (determine in advance of meeting).

INFORMATIVE OR EDUCATIONAL PORTION OR MEETING: Amount of time - 35 to 60 minutes

1. Speaker to present comments on previously determined subject.
2. Panel.
3. Work groups.
4. Question and answer period.
5. Summary or closing remarks.

SOCIAL OR INFORMAL PERIOD: Amount of time - 30 to 60 minutes

1. Get acquainted.
2. Informal discussion.
3. Refreshments - meal.

TOTAL AMOUNT OF TIME - 120 TO 150 MINUTES
CHAPTER MEETING NOTICE CHECKLIST

Be sure to include the following information in your Chapter meeting notices. The notice should be sent at least 15 days prior to deadline.

1. **THE MEETING DATE.**

2. **THE LOCATION** - include the name of the facility where the meeting will be held. Include street, town and travel instructions.

3. **TIMES OF ALL FUNCTIONS** - the time of the social hour (if you have planned one and whether or not it is a cash bar), the time dinner will be served and the time the meeting is scheduled to begin.

4. **COST** - include the cost per person. Note if the cost includes the price of anything beyond dinner.

5. **MENU** - depending on the layout and space available on the meeting notice, the evening's menu can also be included if it is a dinner function.

6. **GUEST SPEAKERS** - if a guest speaker has been invited to speak at your meeting, be sure his/her correct name, title and organization are included on the notice.

7. **PROGRAM** - if you have scheduled a particular program to be presented at the meeting, include the name and program description on the notice. The program descriptions should be two sentences that highlight what the speaker will say and promote interest in the meeting.

8. **RESERVATION DEADLINE DATE** - all meeting notices should include a reservation cut-off date. The cut-off date should be at least three days or more prior to the meeting, depending on when the meeting facility needs its guarantee.

9. **THE RESERVATION FORM** - Include the following: name and address to whom the form should be returned; make check payable to (name), where to return the check and form, dinner choices and a breakdown of the number attending from the following categories: mgr/CEO; staff; board; committee; and guests.
SAMPLE CHAPTER MEETING NOTICE

YOU'RE CHAPTER LETTERHEAD

CHAPTER MEETING
DATE OF MEETING

NAME OF FACILITY
ADDRESS

PM COCKTAILS
(open/cash bar)

PM DINNER

PM PROGRAM

(additional travel directions if appropriate)

$ COST PER PERSON

MENU:

This is the annual meeting for the chapter. Items to be discussed will include: (elections, dues, etc.)

GUEST SPEAKER:
NAME, TITLE, AND ORGANIZATION

PROGRAM:
TITLE AND DESCRIPTION

RESERVATION DEADLINE:

RESERVATIONS
XXX CHAPTER MEETING

Return to: Name
Complete mailing address

Enclosed is our check in the amount of $__________ to cover-dinner reservations (@ $____ each) for the XXX CHAPTER MEETING to be held at the XXX Restaurant on XXXX, 20___.

The total reservations breakdown as follows: ____mgr/CEO, ____staff, ____BOD,
____Cmte., ____guest(s).

_________________________  _____________________
SIGNATURE               CREDIT UNION
PARLIAMENTARY PROCEDURE

It’s the person who knows parliamentary procedures who holds the power in legislative proceedings, committee meetings, and boardrooms. Your ability to master the fundamentals of parliamentary procedure will determine not only the smoothness of your meetings but their productivity as well.

If you think parliamentary procedure is restricting, complicated, or confusing, you're probably not using it correctly. When it is applied correctly, it provides an orderly system to accomplish your business and protect the rights of your members.

As presiding officer, you'll need to know the basics of parliamentary law. Elaine Fulton, executive secretary of the National Association of Parliamentarians and a registered parliamentarian, is a frequent speaker at ASAE meetings. There are some of the pointers she offers to newly elected officers.

2. Develop a working knowledge of parliamentary terms and procedures for handling the most commonly used motions.
3. Review the minutes of previous meetings to determine what items were deferred to the upcoming meeting.
4. Contact your officers and committee chairmen before the meeting to find out if they will be attending. If they are not going to be there, find out who will be presenting the report. Don't waste time doing this during the meeting.
5. Before a meeting, ask certain capable members if they will introduce specific business items or accept committee assignments. This will also save time.
6. Prepare an agenda well ahead of the meeting. Itemize topics in the order they will be discussed.
7. Start the meeting on time; making sure a quorum is present. If the President or Chairman is more than 10 minutes late, the vice president should begin the meeting. If both are absent, the Secretary opens the meeting and asks for nominations for the presiding officer. If the President arrives once the meeting is in process, he does not take over until the business on the floor is finish.

RUNNING THE MEETING

To control a meeting, you first must control yourself. Keep your cool even when the situation gets heated, and remain impersonal and impartial. Refer to yourself as "The Chair" not "I," and call on other officers by their titles, not their names. Call on opposing sides and give both equal time. Remember that the majority rules but the minority has a right to express its opinion.
MAKING THE MOTION

To bring business before the group, a main motion or resolution must be made. It is made only when there is no other business on the floor. It must be seconded, it is debatable, and it requires a majority vote to pass. The Chair must recognize the person making the motion.

The person seconding the motion does not need to be recognized by the Chair. The Chair may ask, "Is there a second?" but never asks, "Will someone second the motion?" If there is no second, move on to the next piece of business.

Once the motion has been seconded, the Chair states the question is... Then the debate then begins. The Chair should first recognize the person who made the motion.

At this point, amendments can be made to the motion. Make certain that amendments are germane to the motion on the floor. If you are in doubt, ask the group to vote on whether it is germane.

CAN THE CHAIR PARTICIPATE?

The Chair may debate the issue, but this privilege should be used sparingly. To enter into the debate, the President must ask the Vice President to take over. The President cannot return to the Chair until the issue is settled. If the Vice President has already voiced his opinions on the issue, the President cannot ask him to Chair the debate and the Chair can vote only when a ballot vote is being taken or to break a tie.

The Chair should continually restate the issue that is being debated on the floor to ensure that all members know what they are discussing. This is particularly important before the vote is made.

If someone in the audience wants to limit debate or feel that the issue has been discussed sufficiently, he can "move the previous question." This motion must be seconded and needs a two-thirds vote to pass.

Once the Chair has explained the motion the group is voting on, he should ask for the ayes and nays. After the voice vote, a member of the group can call out "division," which means that a tally must be made. After the vote, the chairman should again clarify what action has been taken.

The presiding officer should become proficient in the use of general consent. This is a form of voting that can save your group a lot of time. For example, when a motion is made that the Chair feels will cause little disagreement, such as writing a letter of thanks to the education committee; he can ask if there is any objection to the motion. If there is none, the motion passes with no formal vote. If there is even a single objection, the motion must be debated and voted on.
SELECT A PARLIAMENTARIAN

Every group should have a Parliamentarian to refer to for advice. The selection of the Parliamentarian should be left to the presiding officer and should be someone who is not a member of the organization.

And every presiding officer should be well versed in the fundamentals of parliamentary procedure. If your members know more than you do about running a meeting, the result will be chaos. If an unusual situation comes up, take time to adjust to it mentally and look up the rules. But always operate your meetings according to parliamentary procedure. The manner in which you preside will set an example for your association of fairness and courtesy to all members.
HOW TO CONDUCT A CHAPTER MEETING

1. OPENING:

President: "Welcome to the meeting of the ____________ Chapter of the Tennessee Credit Union League. My name is, ________, your President." (if your chapter uses a head table, introduce them and any guests at this time.)

"The first order of business is to call the roll. Our Secretary, ____________, will do so at this time. When your credit union is called, please give us the number of people who are present this evening. Mr./Madam Secretary, please call the roll."

(An alternative to this is to have a registration table at your chapter meeting, and register the people as they walk in. In that instance, the roll call need not be done during the meeting. The President then could say: All of you should have registered at the door as you came in this evening. If you didn't, please see the Secretary after the meeting. The number of people present will be included in the minutes of this meeting, and will be part of the chapter record.)

(The Secretary then takes roll call, if necessary.)

2. MINUTES OF THE MEETING:

President: "The minutes of our last chapter meeting were given to you in advance. Are there any additions or corrections to those minutes?" (pause) "Hearing none, the minutes stand as printed."

3. TREASURER’S REPORT:

President: "The Treasurer's report was also given to each of you in advance. Are there any additions or corrections to the Treasurer's report?" (pause) "If not, the Treasurer’s report stands as printed." (If the Secretary's minutes and the Treasurer's report are not printed in advance, the President should call on the Secretary and the Treasurer to read the minutes and report, ask for any additions or corrections, and approve the minutes and report as read. Motions to approve reports are not required.)

4. PRESIDENT’S REPORT:

President: "At this time I'd like to make a few comments about the happenings since the last time the chapter met." (The President would report anything of interest to the chapter membership. This could include events such as comments on any legislation that may come up that might be of interest to the membership, or to bring up any correspondence that may have come to the President since the last meeting. At this time it would be appropriate
to introduce the other chapter officers, as well as any other guests that may be in the chapter audience.)

5. COMMITTEE REPORTS:
   President: (The President should call on any committees who have reports to make. If the reports were not distributed, the President would call on the Chairperson of the committee to read or give the report. The President would then ask for questions from the audience. Hearing none, the President would then ask for additions or corrections to the report. Hearing none, the report would stand as read, or printed.)

6. CHAPTER LIAISON'S REPORT:
   President: (The President should call on any liaisons or representative(s) who have reports to make. If the reports are not distributed, the President would call on the representative(s) of the committee to read or give their report. The President would then ask for questions from the audience. Hearing none, the President would then ask for additions or corrections to the report. Hearing none, the report would stand as read, or printed.)

7. LEAGUE DIRECTOR'S REPORT:
   President: "We'll now call on our League Director(s) representing our district, Mr./Mrs./Miss, ___________ who will give us an update on what's happening on the state-wide level in Tennessee. Mr./Mrs./Miss ___________" (The League Director(s) then gives his/her report)

8. OLD BUSINESS:
   President: "Mr./Madam Secretary, is there any old business to come before this meeting?" (If the Secretary advises the President that there is none, the President then says:) "Thank you Mr./Madam Secretary".

9. NEW BUSINESS:
   President: "We now come to new business. Does anyone have anything of importance to bring up to the chapter at this time under new business?" (pause) "If not, does anyone have anything to bring up before we introduce the program for this evening?" (pause) "If not, we'll go on to our program for this evening." (At this point, introduce whoever will introduce the program.)

10. PROGRAM:
    Introducer: "Our topic for this evening is entitled ___________. Our speaker(s) is/are. (It is important that the President, or whoever introduces the speaker, have a biography of the speaker, and discusses with the speaker in advance of the meeting how the introduction should be made. The speaker should be introduced at this time.)
11. CLOSING: AFTER THE SPEAKER OR PROGRAM

President: "Does anyone have anything else to bring up before this group?" (pause)
"If not, the next meeting of this chapter will be held on (day and date) at the (place) at time. We hope to see you all then. This meeting is adjourned."
# TABLE OF MOTIONS

<table>
<thead>
<tr>
<th>MOTION</th>
<th>SECOND</th>
<th>DEBATE</th>
<th>AMEND</th>
<th>VOTE</th>
</tr>
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<tbody>
<tr>
<td><strong>MAIN MOTION</strong></td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
<td>M</td>
</tr>
<tr>
<td><strong>SUBSIDIARY MOTION</strong></td>
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<td>no</td>
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<tr>
<td>Postpone Indefinitely</td>
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<td>yes</td>
<td>yes</td>
<td>M</td>
</tr>
<tr>
<td>Amend</td>
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<td>yes</td>
<td>yes</td>
<td>M</td>
</tr>
<tr>
<td>Refer To Committee</td>
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<td>yes</td>
<td>yes</td>
<td>M</td>
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<tr>
<td>Postpone To A Certain Time</td>
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<td>yes</td>
<td>M</td>
</tr>
<tr>
<td>Limit Or Extend Debate</td>
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<td>no</td>
<td>yes</td>
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</tr>
<tr>
<td>Previous Question (Stop Debate)</td>
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<td>no</td>
<td>no</td>
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<td>Lay On The Table</td>
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<td>no</td>
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<td>M</td>
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<tr>
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<td>Suspension Of The Rules</td>
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<td>no</td>
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<td>Recess</td>
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<td>Adjourn</td>
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<td>Fix Time Of Next Meeting</td>
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<tr>
<td><strong>UNCLASSIFIED MOTION</strong></td>
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<td>Take From The Table</td>
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<tr>
<td>Reconsider</td>
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<tr>
<td>Rescind Or Repeal</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
<td>2/3</td>
</tr>
</tbody>
</table>

Classified motions above are listed in the reverse order of precedence with the last one having the highest rank.

- M – Majority Vote Required
- 2/3 – Two-Thirds Vote Required
- C – Chair Decides

Example: A motion to adjourn takes precedence over all motions except the motion to fix the time of the next meeting. It must be seconded; may not be debated; may not be amended; and requires a majority vote to pass.
MINUTES

Minutes must contain the following:

1. Name of Chapter and type of meeting, regular or special, as:
   "The regular business meeting of the Chapter was held ..."
2. Date of meeting.
3. Place of meeting.
4. Time of Call to Order.
5. Number present.
6. Presiding officer.
7. Statement that minutes of previous meeting were read and approved.
8. Reports of officers and committees, (regular or special), (Attach copies of printed reports whenever possible.)
10. A record of the speaker or program.
11. Time of adjournment.
Section IV
MAP OF CHAPTER AREAS

CHATTANOOGA CHAPTER
Bedloe, Grundy, Hamilton, Marion, Rhea, Sequatchie

HIWASSEE CHAPTER
Bradley, McMinn, Meigs, Polk

JACKSON CHAPTER
Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Lake, Lauderdale, Madison, McNairy, Obion, Tipton, Weakley

KNOXVILLE CHAPTER
Anderson, Blount, Campbell, Cumberland, Loudon, Knox, Morgan, Monroe, Roane, Scott, Sevier, Union

MEMPHIS CHAPTER
Shelby

MIDDLE TENNESSEE CHAPTER
Bedford, Cannon, Cheatham, Clay, Coffee, Davidson, Dekalb, Dickson, Fentress, Franklin, Giles, Hickman, Houston, Humphreys, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Maury, Montgomery, Moore, Overton, Perry, Pickett, Putnam, Robertson, Rutherford, Smith, Stewart, Sumner, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson

NORTHEAST CHAPTER
Carter, Clairborne, Cocke, Grainger, Greene, Hamblen, Hancock, Hawkins, Jefferson, Johnson, Sullivan, Washington, Unicoi