

Conference Hosted by Corporate Credit Union Group a Big Success

More than 100 credit union leaders recently attended *Dare to Compete*, a conference sponsored by a group of 10 corporate credit unions, at the Millennium Hotel in St. Louis, Missouri.

The conference addressed timely questions like: How do credit unions become more competitive? How can credit unions be successful competing against larger institutions? And what are the secrets to a successful operation?

Dare to Compete featured speakers from both inside and outside the credit union movement who presented attendees a view they may not typically see. For instance, David Terry spoke about competing with the "Wal-Marts" of the world—how small organizations can effectively compete against larger ones. Another speaker, Dale Crownover, gave insight on what it takes for an organization to win the Malcolm Baldrige National Quality Award. Plus, nationally-known speaker Tim McGuire shared numerous management concepts on how to get employees engaged.

One of the most popular sessions of the conference was a panel discussion among CEOs from some of the fastest growing credit unions in the nation, both in terms of numbers of members as well as assets. They shared with the audience the key strategies that have enabled them to achieve strong growth organically instead of by merger. The session was moderated by Rory Rowland, who also shared his "Top 100 Ideas" with the audience.

"For a first-time conference, we are very pleased with the amount of participation we received," said Dennis DeGroot, CEO of Missouri Corporate Credit Union. "As a result, our group wants to continue working together to host an event like this for credit unions on an annual basis."

The conference was founded through the cooperation of 10 Corporate credit unions from around the country: Central Credit Union Fund, Inc., Corporate America, Kansas Corporate, Kentucky Corporate Federal, Louisiana Corporate, Midwest Corporate Federal, Missouri Corporate, Treasure State Corporate, TRICORP Federal and West Virginia Corporate.

Look for upcoming information on the next session—*Dare to Succeed*.

Investment Products to Meet *Your* Needs

Tricorp has a variety of investment products that are sure to meet your Credit Union's needs. Whether you're looking for a term certificate, a structured product, or a brokered CD, we can offer you the investment that fits best in your portfolio.

At our website, we post live rates for our standard term certificates, but we can provide you with any term that's right for you. Simply call one of our Member Service Representatives for the rates on those terms not quoted.

Tricorp's Special Investments offer structured CDs that consistently outperform agency securities. And now we can provide you with a wider range of terms and features than ever before. Take a few minutes to compare. You'll be glad that you did.



Presidential \$1 Coin Materials Now Available

The United States Mint has developed informational and promotional materials for the Presidential \$1 Coin Program and is making the materials available free of charge. Depository institutions can order:

- Brochures
- Coin release schedules
- Collector cards (containing a slot for each Presidential \$1 Coin issued in a calendar year)
- Posters comparing the Presidential, Sacagawea and Susan B. Anthony dollar coins
- Presidential \$1 Coin posters
- Tent cards
- Take one cards
- Window clings
- Stickers
- Lapel pins
- Training CDs

The United States Mint website will be a valuable source for ordering materials and finding the most current information throughout the duration of this program. All materials are available via subscription; financial institutions can register to have updated materials sent to them on an ongoing basis. Delivery generally takes one to two weeks after the order is placed.

To view and order materials, visit:
[www.usmint.gov/\\$1coin](http://www.usmint.gov/$1coin)

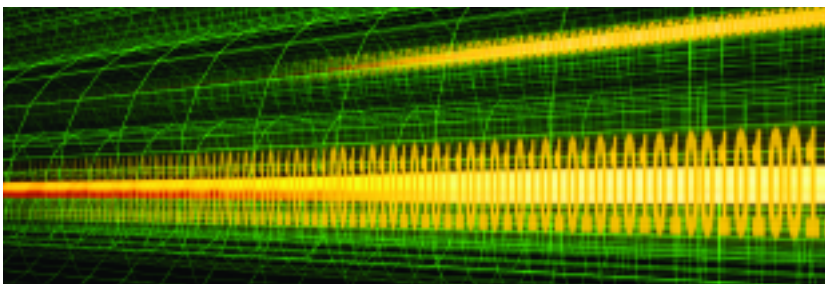
Multifactor Authentication Solution Underway for Electronic Bill Payment

In October 2005, the Federal Financial Institutions Examination Council (FFIEC) issued guidance regarding authentication in an Internet banking environment. In this guidance, the FFIEC addressed the risk and risk management controls necessary to authenticate the identity of users accessing Internet-based financial services. The guidance concludes that single-factor authentication, as the only mechanism, is inadequate for high-risk transactions involving access to customer information or the movement of funds to other parties. They encouraged financial institutions to implement multifactor authentication, layered security, or other controls reasonably calculated to mitigate risk.

To that end, the "Identity Cues Two Factor" product from Green Armor Solutions was selected to address the FFIEC and NCUA guidance for Tricorp's Bill Payment product. This solution provides multifactor authentication that satisfies the requirements of the guidance.

Identity Cues Two Factor is a two-factor, two-way authentication system that uses several patent-pending technologies to deliver strong two-factor authentication and two-way authentication without inconveniencing users. The system uses dual two-factor authentication technologies in an effort to deliver maximum NCUA and FFIEC-compliant security, without sacrificing convenience. This solution performs two-way authentication that authenticates the user to the site and the site to the user.

Implementation efforts are currently underway with updates on the status going out to our member users of Mid-Atlantic's Bill Payment product on a weekly basis. If you are a user and are not receiving these updates, please contact Denise Nowinski at TRICORP.



Holiday Schedule

Presidents' Day February 19
 Memorial Day May 28

Prior Month Average Rates

Overnight Account (less than \$5 million) 4.90%
 Overnight Account (greater than \$5 million) 5.05%
 Premium Overnight Account 5.30%
 MCSD Account 5.20%

Snapshot of Balance Sheet

Assets	12/31/2006	12/31/2005
Loans	\$ 18,105,605	\$ 50,069,499
Investments	\$ 567,057,674	\$ 380,773,129
All Other Assets	\$ 8,341,930	\$ 4,995,853
Total	\$ 593,505,209	\$ 435,838,481
Liabilities and Equity		
Member Shares	\$ 562,015,603	\$ 406,900,499
Retained Earnings	\$ 17,480,332	\$ 16,474,803
All Other Liabilities	\$ 14,009,274	\$ 12,463,179
Total	\$ 593,505,209	\$ 435,838,481