



When you are in the company of **Mitzy Vivenzio**, Vice President, Member Services, you are the only person in the world who matters. Her secret? A “people person” through and through, Mitzy truly loves what she does. And because credit unions have been her center of attention for decades, she knows literally thousands of professionals like you. She also clearly knows her stuff.

Get to know Mitzy – another Members United team member working for us, working for you – as we bring her into focus at [www.membersunited.org/advocate](http://www.membersunited.org/advocate)

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Even though operations are the engines driving your credit union, do they receive the attention and respect they deserve? **Terry Faurote**, Vice President, Item Processing and his team understand the value of a well-oiled machine. So from in-demand Virtual Item Processing (branch capture) to traditional share draft services, his team routinely provides the quality systems and one-on-one support your credit union deserves.

With more member-facing representatives—in-house and in-the-field—than any other corporate credit union, consider our people an extension of your team.

Discover Terry's commitment to credit unions as we bring him into focus at [www.membersunited.org/pitcrew](http://www.membersunited.org/pitcrew).

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If you know Sandy Albertson then you know she is all about relationships, in business and in her personal life—and in the little ways she makes business personal. She is genuine. Outspoken. Full of personality. And like you, her loyalty to members is fierce.

When Sandy says, “You want to keep it real? Come to New Jersey,” she means business. She is talking about her down-to-earth approach to financial products and services, including automated clearing house (ACH), electronic bill payment and coin and currency services. Yet, as a veteran Senior Business Consultant, she is also referring to the long-term bond she has with her members, and her gratitude for their allegiance during these tough times.

Get to know Sandy—another Members United team member working for us, working for you—as we bring her into focus at [www.membersunited.org/voice](http://www.membersunited.org/voice).

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Market turmoil. Economic uncertainty. Declining rates.

Is managing your credit union's balance sheet keeping you up at night? Balance sheet management has always been challenging, but navigating the market's twists and turns has been especially stressful lately.

Get on the right track and lower your stress at the same time. **Jim Toliver, CFA**, Executive Director, Advisory Services and his team can help by providing objective insight and using innovative tools and analytics including benchmarking, asset-liability management reporting, and risk management techniques and strategies.

Discover how you can work with Jim and his team as your behind-the-scenes navigation system at [www.balancesheetsolutions.org/gps](http://www.balancesheetsolutions.org/gps).



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