



At last, the 21st year of the 21st century has arrived. Welcome!

Are you feeling cautious optimism or taking a wait-and-see approach to the new year. Either way, there are possibilities to explore. Enjoy the newsletter!

## Marketing and Loan Growth Impact Collections Start With Vision Buy-in From All Parties



One of the main functions of marketing is to generate more leads to grow membership and grow loans.

A CEO may be invested in training the staff on loan interviews, underwriting and collections for new, riskier loans. But what happens if key personnel are not on board with that decision?

Detractors may be holding on to old processes out of fear of change or fear of losing their grip and ownership on a process.

[Read about](#) the 5 ways to get back on track from CUInsight

## Collection Success Series **MASTER**

M = Managing the Workplace A = Assign S = Streamline T = Teambuilding

E = Energize R = Resolve



**MASTER is the word for 2021 articles.**

### **Managing the Workplace** Staff Wellbeing

Most credit unions agree that productivity has increased for staff who are thriving while working from home. But what about the 30% that aren't? [Read article](#)

## **3 Reasons You Want to Splurge** And What You Should Do About It



**Buying new stuff is fun!**

What makes it fun is the new stuff you get. What makes it less fun is the money you must spend. Spending is a necessity ... but there are lots of times when we spend for reasons that aren't really needed.

3 reasons we spend and what we can do about it, an [article](#) from CUInsight

## February Collection Kudo - Repossessions

In a recent CUR review with client Southpoint Financial, the question was asked about whether repossessions had increased. Eric Baumgard, collection specialist, replied that there had not been an increase in repossessions, but that Southpoint Financial had started to move all their repossessions to CUR. Eric praised the team:



- Other companies they tried could not compete with the CUR teams' consistency.
- Even if the collateral can not be found, CUR works with the credit union and gives suggestions on next steps.
- The level of service provided by the CUR team exceeds their expectations.

Repossessions are always a sensitive subject. CU Recovery can help you succeed.

[Learn more!](#)



## Cozy February Meals

February may be the shortest month of the year, but there is still time to put together cozy comforting meals, like this Caprese steak.

[Get inspired.](#)