



Dear Credit Union Executive,

I just wanted to remind everyone that **“You Are Not Alone”** when you're a member of The National Council of Firefighter Credit Unions Inc (NCOFCU). Our [national leadership](#), [nationwide credit unions](#), and NCOFCU associated credit union [industry leaders](#) are here for you.

In 2021 NCUA approved over 70 mergers. I anticipate that the credit union industry will see an acceleration of mergers in 2022, mainly for credit unions with less than 500 million in assets impacted by no succession planning, the low-rate environment, the rising cost of compliance and cybersecurity.

If a merger is on your radar, please reach out to us to see if we can help you with your survival or a possible in-house merger with another first responder credit union.

NCOFCU is an exclusive network (have been meeting since 2001) of credit unions primarily serving over 800 thousand firefighters, first responders, and their families. Our collaborative effort is to assist the volunteers and staff of credit unions serving firefighters and first responders with their operational and educational needs and to promote the importance of first responder credit unions to the credit union community.

NCOFCU's peer two peer networking relationships bring together.

- Credit union staff & volunteers with the same employment backgrounds,
- Field of membership, and
- Financial & educational needs

Through NCOFCU's exclusive network and annual conference, credit unions serving first responders are available to assist fellow credit unions in making operational decisions such as.

- Possible first responder network merger solutions
- Management Assistance
- Field of membership expansion
- New products and services
- Staff and volunteer succession planning
- Recommended Business Partners

NCOFCU's [board of directors](#) and membership is made up of credit union executives and volunteers from across the country of all asset and membership sizes. It is this diverse makeup that brings forth our goals and objectives that we hope will assist credit unions, serving first responders, to continue to survive and support their memberships. Please take this opportunity to visit our website www.NCOFCU.org, and look at the many member benefits, services, and conference scholarships available to you. Not a member, [Join Here](#).

Grant Sheehan CEO

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NCOFCU
305-951-3306
ceo@ncofcu.org

