



A Message from the Board

Comments about ACUMA's Strategic Direction

By Mark Wilburn, Board Chairman

A couple of decades ago when a handful of credit union leaders formed an organization for mortgage lenders, the idea was to network—share ideas for making homes loans—to help credit unions build programs to help members become home owners.

At last fall's ACUMA conference it struck me how far the organization has come. The conversations reflect the growth and depth. It's no longer "How many loans?" or "What's your volume?" Instead the talk moves into sub-servicing, the secondary market, portfolios and risk management. It's about varied product offerings, the CFPB and TRID.

Yes, times have changed, and ACUMA has evolved into an important player in mortgage lending for credit unions:

As one recent workshop attendee put it: 'I have learned that being an active member of ACUMA is a tool to improve my organization that is just as important as any other tool I use.'

Our group not only provides a forum for the exchange of ideas, it exposes its members to the movers and shakers within the industry as well as the regulators and policymakers on the federal level.

We reach out and establish ties with like-minded groups, such as the National Association of Realtors, who work locally to make home ownership a reality for more members.

Our national conference brings dozens of top speakers to share ideas on the big issues and best practices, and our workshops zero in on your business challenges with ideas you can take back to your shop.

ACUMA has worked with NCUA to create education and training for small credit unions on realistic mortgage strategies.

Indispensable? Well, here's what one recent workshop attendee, Casey Filburn of Advantis Credit Union in Portland, Oregon, put it: "I have learned that being an active member of ACUMA is a tool to improve my organization that is just as important as any other tool I use."

As incoming chairman, I want credit unions to see all of the ways ACUMA is making a difference for mortgage lending. We're a growing organization with members from across the United States and credit union mortgage lend-

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ers ranging in size from the very largest to smaller operations.

Together, we are making a difference. As credit union market share for mortgage loans continues to move into double figures, it is becoming increasingly important to stay ahead of the curve. ACUMA provides you with that edge, allowing you to compete in the marketplace and serve your members with outstanding value.

Mark Wilburn is the incoming chairman of the ACUMA Board of Directors. He serves as senior vice president and chief lending officer at Truity Credit Union in Bartlesville, Oklahoma. Previously, Wilburn worked at Affinity Plus Federal Credit Union in St. Paul, Minnesota, and Point Loma Federal Credit Union in San Diego. He received the 2015 Phil Greer Lifetime Achievement Award from the CUNA Lending Council.