Direction

The Newsletter of the STC Policies & Procedures Special Interest Group 2nd Quarter 2005

Policies and Procedures: A Credit Union Perspective

Jennifer Lambert

Credit Unions Are All About Their Members

To understand how credit unions develop policies and procedures (P&P), you need to first understand why credit unions exist. Credit unions are co-operative financial service organizations that are owned by the people they serve - their members (customers).

Each credit union has a bond of association that determines the members it will serve, such as employees of a company or profession, members of a fraternal or religious organization, or residents of a neighborhood or geographic area. For example, your community could have a teachers' credit union, a Scottish credit union, and a provincial or state credit union. To become a member you usually pay a small, one-time, membership fee.

Credit unions offer similar products and services to those of other financial institutions, but the big difference is that they are democratically run by the members they serve. Each credit union member has one vote and an equal voice in the management and direction of the credit union. Credit unions' primary commitment is to serve their members' financial needs, whereas banks and trust companies exist to earn dividends for shareholders.

This cooperative and democratic philosophy is key to everything about credit unions and how they operate. Everything a credit union does must meet the needs of its members and the communities they live in.

Credit Union Policies and Procedures

Each credit union operates independently. P&P are set and monitored by a volunteer board of elected directors. Each year, credit unions have an annual general meeting where members vote on any substantial changes to their bylaws and elect members to the board of directors. While the board must approve a policy or procedure, it is generally the credit union's executive management team that determines the actual content and ensures that it conforms to all applicable government regulations.

Credit unions, like other financial institutions, must meet strict audit and governmental regulations; this means that a credit union's P&P are continually being updated and revised. Auditors test staff against the P&P at least once a year to ensure the credit union is operating according to the guidelines.

Most smaller credit unions don't have professional writers to document their P&P. Each department assigns someone to write down their practices and maintain any changes. Small to mid-size credit unions may also subscribe to "model" operations manuals—a set of standard policies that are researched and written by a special agency within their province or state. These model operations manuals contain all the regulations you need to legally operate a credit union. Many smaller credit unions purchase these model policies as a starting base and then just change items that don't apply to their members or to their local community.

Larger credit unions, like major banks, hire technical writers or documentation specialists to research and write their P&P (although usually credit unions have much smaller documentation departments than those at major banks).

Writing P&P For a Credit Union

The primary audience for any credit union P&P is its employees. Generally, P&P instruct staff how to perform their job duties. For instance, a Member Services Officer (a credit union term for teller) needs to know how to handle counterfeit cash, sell traveler's checks, and open a savings account. Staff in our accounting department need to know how to balance a branch's accounts and work with reports. Our marketing department needs to know our privacy guidelines and a member's contact preferences before sending out a promotional letter or soliciting a member for a new product. And an employee in our lending department needs to know our loan requirements and how to process mortgage paperwork.

Here at Meridian Credit Union, I am one of two technical writers who document our P&P. We also create training guides and other product information to help front-line staff serve our members. At a credit union you'll often hear, "If you aren't serving a member, you better be serving someone who is." Our job is to ensure policies are clear and procedures are easy to follow.

To create a policy document, we work closely with business analysts and department managers or other stakeholders who are responsible for the product or overall process. The various managers and stakeholders then submit edits and revisions to the document and approve it for distribution on our intranet. Sometimes the policies we write are externally initiated, such as a new government regulation, and other times they are internally initiated, such as when we introduce a new product or service. Here are two examples:

Externally Initiated: To comply with new international legislation on money laundering and terrorist financing, our staff needed procedures for reporting suspicious and large cash transactions to a Canadian government agency. The policies had to be explicit because, like many laws pertaining to financial institutions, there are criminal penalties if our staff don't properly comply.

Internally Initiated: Meridian just introduced a new high-interest savings account. We formulated instructions on how to open the new account (including step-by-step procedures for our banking system) and the guidelines staff needed to properly explain the new product to our members.

Writing P&P for a credit union can be quite interesting. And with all the changes and competition in the financial services industry lately, it promises to become even more interesting!

Jennifer Lambert is an Intermediate Technical Writer with Information Services at Meridian Credit Union in Toronto, Canada. Jennifer can be reached by email at: ***jennifer.lambert@meridiancu.ca***

Policies and Procedures Becoming Popular?

Raymond E. Urgo

Recent events and technologies are casting a new light on the need for policies and procedures (P&P) information as an organizational resource and as a discipline for technical writers and performance professionals to re-focus their talents.

These are some typical quotes I have heard in recent years from people in organizations when referring to their needs for P&P documentation:

"Our key people are planning to retire in a few years – that's knowledge about our operations going out the door."

"We want to have up-to-date information on our operating practices available on our intranet for employees."

"Our company needs to document its financial controls for compliance."

"How can we reduce the training time of employees needing to learn our business practices to perform their jobs properly?"

I define "policies and procedures communication" as the discipline of how information is designed, developed, delivered, managed, and used as it relates to the principles and methods (whether formalized, authorized, or documented) by which people affiliated with an organization perform in a predictable, repeatable, and consistent manner.

So what's causing the buzz of interest in P&P communication? In short, a retiring baby boom generation of knowledge workers; requirements to comply with new legislation and industry regulations; and the burgeoning need to train and re-train employees to perform their jobs. Other causes include the shift to a knowledge economy, the availability of new technologies for creating and disseminating P&P information, and a migration of technical writers seeking new career opportunities.

Here are explanations for the latest buzz on P&P:

- The expected retirement in a few years of long-employed managers, directors, and professionals of the U.S. baby boom generation. They, their superiors, and their staff realize the need to transfer their knowledge of organizational practices (in the form of P&P) to the succeeding generation in their organizations.
- Regulatory compliance continues to require documented P&P. especially for ISO (the Organization of International Standards) and now more recently in the U.S. for compliance with the Sarbanes Oxley legislation concerning financial controls in publicly held companies.
- The increasing rate of turnover in the workforce and in changes to organizational structures cause a greater need for cross-training and just-in-time self-learning to perform jobs properly and efficiently in organizations. When designed effectively, documented P&P can often meet the needs for classroom training, self-learning, and ongoing reference.

- Organizations are beginning to evolve from the maturing era of information into the dawning era of knowledge and learning. Astute leaders of formal knowledge management endeavors realize codified P&P are one component for effectively managing knowledge in an organization.
- The availability of intranets and inexpensive software applications for hosting and managing P&P documentation are contributing to a new credibility in the perception and value P&P can offer in organizations. There is a changing perception about P&P information – from traditional print-based manuals collecting dust on shelves located apart from the users' workstations to electronic-based content available at a desktop terminal located at the users' workstations.
- In recent years, technical writers in the U.S. have experienced or witnessed a decline in employment and business opportunities in high-technology industries due to economic downturns and offshore outsourcing. Some technical writers see P&P communication as a viable avenue of opportunity to shift their documentation talents from communicating practices for using high-tech products to communicating practices for organizational operations.

To meet the more popular needs of organizations for P&P documentation, P&P specialists, technical writers, and performance improvement professionals need to make better known the existence of their talents. They need to position and market their talents to those organizations undergoing major change, seeking compliance, investing in knowledge management and learning endeavors, and expecting a critical loss of knowledge due to employee retirements.

Opportunities involving policies and procedures information extend beyond writing or developing information. There is a need to advise organizational leaders on best practices, strategies, methods, and resources for developing and positioning leading-edge P&P information as an ongoing organizational learning resource. There is a need to facilitate and evaluate the design and improvement of organizational practices. There is even a need to teach people how to develop P&P information, either as a primary or secondary skill.

Raymond E. Urgo, principal of Los Angeles-based Urgo & Associates (www.urgoconsulting.com), is an internationally recognized leader, management consultant, and educator specializing in policies and procedures communication. His clients include the City of Los Angeles, Taco Bell, Toshiba, Kaiser Permanente, and technical communication professionals. Raymond holds the honorary rank of Associate Fellow in the Society for Technical Communication. He founded and manages the STC Policies & Procedures Special Interest Group – the world's largest and longest existing group dedicated to this specialty. Raymond can be reached at 323-957-9317 or by email at: rurgo@urgoconsulting.com.

Manager’s Report: An Ambitious and Successful Year

Raymond E. Urgo

In a variety of ways, the past few months are showing that the P&P SIG and interest in policies and procedures are robust.

Our membership is now at 742, up ten percent since this time last year. Members subscribing to our listserv is 385 (52%), reflecting a recent increase of eleven percent.

The SIG’s volunteer team has grown to eleven volunteers – the most ever in its 12-year history. To capture and share knowledge about our specialty, we created two new volunteer positions: the Listserv Discussion Coordinator and the Information & Research Coordinator.

More than 13 STC members assisted on a re-chartering of the SIG. This resulted in a new mission statement and strategic plan.

The SIG has been receiving requests from vendors to advertise in our e-newsletter. This indicates the visibility our community holds beyond our membership.

The editor of the STC Intercom magazine plans to feature the November edition on policies and procedures – the first time ever for such coverage on our specialty. The editor is currently seeking articles for this edition. Intercom has 18,000 subscribers worldwide.

P&P professionals appear to have a thriving employment market, especially in the areas of banking, mortgage lending, financial controls, and related information systems. Organizations are not seeking only P&P documentation developers, but also advice on investing in their commitments to P&P as strategic organizational resources. Technical communicators who have experienced a decline in opportunities in software and hardware documentation are now seeking to transition their talents into organizational policies and procedures.

As a SIG member, be sure to let our volunteers know what you think is working, what differences you would like to see, and what you would like more of. If you want to grow faster in the P&P discipline, consider volunteering with the SIG in a capacity that will enhance your knowledge and skills.

In closing, I want to thank our volunteers, members, and vendors, and STC leaders for their support this past fiscal year in making the SIG so enduring and successful.

Call for P&P SIG Presenters in Las Vegas May 2006!

Dawnell K. Claessen

The Policies and Procedures Special Interest Group (P&P SIG) would like to propose one or more group presentations to the 53rd Annual Conference Committee. Next year's conference will be held in Las Vegas, NV May 7th – 10th 2006. We would like you to be one of our speakers in Las Vegas.

The P&P SIG is looking for panelists and progression session presenters and we invite you to submit a topic for inclusion in our Progression Sessions or Panel Discussions. We will include you and your topic in our proposal to the Society for Technical Communication's 53rd Annual Conference Program Committee.

The P&P SIG hopes to propose one or two progression sessions and at least one panel discussion. Panel discussions and progression sessions are a great way to share a lot of information in a relatively short time. Veteran presenters and speakers can hone their skills as they present new topics and research. They also offer a great opportunity for speakers to gain experience and develop their presentation and speaking skills.

How to Join our Proposal

If you would like to be a part of a progression session or panel discussion, please send an email to: mail@dawnell.com. Deadline is June 24th, 2005. Be sure to include the following information:

- Your name and contact information.
- Working title for your topic and the format of the presentation.
- A four or five sentence abstract of your topic.
- Any further details about your topic such as an outline or graphics.

Still Not Sure?

Even if you are not 100% sure you will be attending the conference, please submit your topic or interest in speaking to me anyway. Over the coming months, the proposal may be modified as the time slots are assigned and the sessions develop and change! AND - You don't have to be a member of the P&P SIG to be a part of our proposal.

If you have additional presentation topics, please email me those as well. Any questions, do not hesitate to contact me at: mail@dawnell.com.

Information and Research Project Update

Barbara Scott Zeller

Policies and procedures communication as a discipline has its roots in the 1920's, in the era of industrialization, with the documentation of workflow charts, according to Raymond E. Urgo in his article "Four Generations of Policies and Procedures Communication." The formation of the STC Policies and Procedures Professional Interest Group (PIC) was approved by the STC Board of Directors in 1994.

These are two things I learned recently as a result of volunteering to lead the new Information and Research endeavor proposed by Raymond this past February. When Raymond put out the call for volunteers for this endeavor, I jumped at the opportunity. I have been a member of the P&P SIG since I began writing policies and procedures for a financial institution four years ago, and have benefited greatly from the information shared by members of this SIG. I thought it was high time I gave something back. I also thought it would be a good opportunity to learn more about the history of our SIG and the resources available for policies and procedures communicators.

I have begun to put together an historical timeline of the SIG with key milestones of events and members, and hope to have that completed soon. The next project will be to compile a list of resources on policies and procedures. Both will be made available on the SIG's web site.

If anyone would like to help in this Information and Research endeavor, please contact me. It would be great to have a team of people with varying experiences in the policies and procedures discipline. Or, if you know of resource information (books, articles, etc.) you think should be considered for inclusion in the list of resources, please send that information to me. You can contact me at: bzeller@tcfbank.com.

Barb Zeller is a Senior STC Member with over 20 years of experience in technical communication. She is a Senior Technical Writer at TCF Bank in Minneapolis, Minnesota in the IT division where she writes policies and procedures manuals, system manuals, user manuals, system bulletins and system updates.

Volunteer News

The SIG's volunteer team now has eleven members, the most ever in its 12-year history. For several months in advance, we have had members ready to succeed other volunteer members planning to exit their positions at the end of their terms. What more could a volunteer-based group ask for?

New Volunteers

This quarter, the P&P SIG welcomes three SIG members to its team of volunteers.

Ginny Silhanek joins the newsletter team as Assistant Editor. Ginny recently relocated to Burke, VA from San Diego. Her goal is to transfer her skills from teaching to technology. She is currently seeking certification in Microsoft's software applications. Ginny brings newsletter experience to the team having edited a newsletter on macrobiotics.

Abena Edugyan joins the newsletter team as an Assistant Editor. She lives in Redondo Beach, California. She hopes to learn more about the P&P field of technical communication. Abena has done some work in operations and hopes to become more involved in investment/financial applications and systems.

Wayne Glover from Redmond, WA joins us as Listserv Discussion Coordinator, a newly created position initiated by him. He recently completed a certificate program in content management systems. He has worked as a technical writer, engineer, software trainer, and management consultant specializing in P&Ps. In his SIG position, Wayne will lead a six-month trial project to increase discussions on P&P on the Listserv and develop information for future knowledge-sharing. His goal is to revitalize the role that P&P can have in organizations.

Outgoing Volunteers

As the STC fiscal year draws to a close, a special "thank you" is in order to those members who volunteered their service to the SIG but are moving on.

Janice Haskins, Webmaster, will be leaving her position. Janice was our first Web master and is credited with getting our SIG international visibility via the World Wide Web.

Candie McKee, Membership Coordinator, will be leaving her post after several years. She was instrumental in simplifying our welcome message through e-mail to incoming members.

Kellie Pharo, Assistant Editor, has also moved on. She is now happily spending all her free time with her new daughter.

Continuing Volunteers

Eddy Frost has diligently administered subscribers for the SIG's Listserv. Dawnell Claessen assists with coordinating and submitting timely proposals for P&P sessions at the Annual Conference.

Barbara Zeller has initiated a project on the history of the SIG as part of our new information and research endeavor. Lois Marsh, newsletter editor, with her team of Leslie Schoenecker, Kelli Pharo, and Gem Smith gave birth to our redesigned newsletter, Direction. Raymond Urgo, SIG Manager, led the SIG throughout the year including a re-chartering that resulted in a new mission statement, strategic plan, and new volunteer positions.

ANNOUNCEMENTS

STC Board Approves P&P SIG's Re-Chartering

At its May Board meeting, the STC Board of Directors approved the re-charter of the Policies & Procedures SIG. Earlier this year, the Board requested all communities within STC to re-charter themselves by revisiting their purpose, mission, and strategic planning in line with the overall mission and goals of the Society.

Under the leadership of Raymond Urgo, P&P SIG Manager, thirteen STC members from within and outside of the SIG participated in the re-charting process. This effort proved to be worthwhile as we discovered a need to revise our mission since 1993 and fine-tune our target market and strategic plan.

Here is our new, board-approved mission statement:

The Policies and Procedures SIG provides opportunities for its members to (a) develop their expertise in and (b) promote the discipline of policies and procedures communication through networking, presentations, publications, and professional support.

We support our mission through such activities as publishing our newsletter, Direction; sponsoring sessions at STC Annual Conferences; hosting a listserv forum; hosting a Web site; and responding to requests for information about policies and procedures communication and on developing one's expertise in this specialty.

STC's Policies and Procedures SIG, founded in 1993, is the world's largest and longest existing group dedicated to the discipline of policies and procedures communication.

A special thank you goes to the following participants who assisted in the SIG's re-chartering:

- Adrienne Escoe, P&P SIG member
- Audrey Cielinski-Kessler, former P&P SIG Manager and Editor; Distinguished P&P SIG Service Award recipient
- Barbara Zeller, P&P SIG member
- Candie McKee, P&P SIG Membership Coordinator Chris Juillet, former AP of STC SIGs
- Dawnell Claessen, P&P SIG Conference Proposal Coordinator
- Eddy Frost, P&P SIG Listserv Coordinator
- Janice Haskins, P&P SIG Web site Coordinator
- Katherine Vivirito, P&P SIG member
- Lois Marsh, P&P SIG Newsletter Editor
- Martha Collins, P&P SIG member
- Raymond Urgo, P&P SIG Manager; former AP of STC SIGs

Call for Volunteers: P&P SIG Information & Research

It would be great to have a team of people with varying experiences in the policies and procedures discipline to help compile a list of resources on policies and procedures to be posted on the SIG's web site.

If you would like to help with the Information and Research endeavor, please contact Barbara Scott Zeller at: bzeller@tcfbank.com. For further information, see the article on this project elsewhere in this issue.

Call for Volunteer: P&P SIG Webmaster

The P&P SIG seeks a volunteer to serve as Webmaster.

Responsibilities:

- Planning the Web strategy for the P&P SIG
- Updating information on the web site, including the quarterly newsletter
- Restructuring the web site for new pages as needed
- Incorporating and testing needed links within the site
- Responding in a timely way to commitments to meet SIG's needs

Talents Needed or to Self-Develop:

- Knowledge of straight HTML, Dreamweaver or other HTML software
- Web design skills helpful

Benefits:

- Learn or enhance your web design skills
- Showcase your talents for the world's largest group of P&P specialists

Estimated Time Commitment:

1-4 hours per month for a term of at least one year, to begin July 1, 2005.

Contact:

Raymond Urgo, SIG Manager at 323-957-9317 or at rurgo@urgoconsulting.com

Reminder: Deadline to Submit P&P Articles for Special Edition of Intercom Magazine

STC is devoting the November 2005 issue to Policies and Procedures! Please consider contributing an article. Let's make sure our specialty is well-represented. The deadline for submission is June 21, 2005. Send your submission to Cate Nielan at cate@stc.org.

For further details, see the "Announcements" link on the P&P SIG home page.

Introduction to Policies & Procedures Communication (Web-based course)

University of California, Los Angeles Extension

Dates: October 9 through December 2, 2005

Fee: $550. ($500 for STC members)

Course# 439.19

Reg # not yet available

Instructor: Raymond E. Urgo (rurgo@urgoconsulting.com)

Contact: UCLA Extension 310/825-4192 or www.uclaextension.edu