

Navigating the Shifting Landscape:

Talent Development Trends in the Credit Union Industry



A Report on the 2023 CUES Talent Development Survey



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SUMMARY

Talent has become the ultimate differentiator in today's fast-paced and highly competitive world. The workforce landscape continues to experience a transformation driven by technological advancements, changing work patterns and evolving societal expectations.

- Routine and repetitive tasks are increasingly being automated.
- Remote and hybrid work environments have become widespread.
- The demand for specific and critical skills continues to grow.
- The workforce is increasingly multigenerational.
- Employees are seeking inclusive workplaces where work-life balance and employee well-being is prioritized.

In today's rapidly evolving business environment, organizations across industries are seeking innovative strategies to remain competitive. Among the critical factors that can drive success, talent development has emerged as a pivotal cornerstone. Organizations realize that nurturing and harnessing the potential of their workforce is essential to achieve sustainable growth and maintain a competitive edge.

Credit unions are facing the challenges of digital transformation, shifting demographics and increasing competition in this changing financial and workforce landscape. It is imperative for credit unions to do what other industries are doing: cultivate a skilled and resilient workforce. A strong emphasis on developing a culture that encourages continuous learning, personal growth and professional advancement can help ensure the success and sustainability of your organization.

As CUES began its fourth annual HR and Talent Development Survey of CEOs and HR executives in North American credit unions, we were interested in understanding:

- the most pressing talent development needs and how those challenges are being addressed;
- how talent development strategies align with organizational strategic plans; and
- preferences and usage of training formats and solutions.

Acuitim Marketing Research and Consulting facilitated the survey once again this year. We were pleased to see a slight increase in overall survey participation, representation from credit unions of all asset sizes and increased participation from CEOs in the 2023 Talent Development Survey.

This year's survey revealed that finding quality employees is still the most pressing concern for credit unions. Twenty-nine percent of respondents named finding quality employees as one of their greatest challenges, up from 18% last year and 14% in 2021. Wage and benefit competition and limited advancement opportunities were also listed in respondent comments.

Although the percentage of credit unions that allow fully remote work decreased from 45% in 2022 to 36% in 2023, trends and this year's survey findings suggest that remote and hybrid work arrangements are here to stay. Among respondents, 81% either allow full-time remote work or some level of hybrid work, and as credit unions become more comfortable with remote and hybrid work, they are seeing improved employee engagement.

We took note of two other trends in this year's survey.

- One is the difference in how smaller and larger credit unions are addressing talent development challenges. Smaller credit unions (under \$500 million in assets) are focusing more on short-term goals and less on long-term planning, while larger credit unions (over \$500 million in assets) have increased their succession planning efforts.
- The other is a difference in perception of talent development issues between CEOs and HR executives. CEOs rate attracting talent and advancement opportunities higher than HR leaders, who told us their primary focus is building bench strength, developing future talent and mentoring programs. This perception gap suggests that CEOs and HR leaders may not be on the same page when it comes to talent development.

**"Organizations face a critical shortage of talent and skills.
Investing in people can create a virtuous cycle that improves
the ability to attract, advance and retain talent."**

— McKinsey & Company



What are the Biggest Challenges Your Organization Faces in Training and Talent Development?

According to the U.S. Bureau of Labor Statistics' July 2023 jobs report, nearly 9 million jobs in the U.S. are unfilled as of July of 2023—compared to 5,8 million people who are unemployed. Organizations across all industries are learning to adapt to a changing workforce and move forward to fill the gaps with workforce-ready employees who have the necessary hard and soft skills.

Respondents to this year's talent development survey told us that wage competition and a lack of opportunities combine to drive turnover, particularly among lower-level staff. Continual training of new staff may redirect development resources and attention from existing employees, especially for credit unions with small talent development teams.

Following are some of the comments from survey participants about their various challenges.

WAGE & BENEFIT COMPETITION	CHURN	ADVANCEMENT OPPORTUNITIES
<p>Employees seem to have a lot of leverage these days, including the work-from-home benefit.</p> <p>Getting good, qualified candidates with the market so competitive. Employees have so many options.</p> <p>We're getting priced out because of the high wages being offered elsewhere.</p>	<p>Hiring the right employees from the start. Most turnover is with employees leaving within six months of hire.</p> <p>Competing with market rates for salary. Training and turnover create a doubling and tripling of effort.</p> <p>The constant churn and continually training new employees making it harder to invest in developing existing employees.</p>	<p>Retaining young talent when there appears to be little upward mobility opportunities in our credit union because of size.</p> <p>Proving opportunities for growth while employees wait for a promotion.</p> <p>Finding development opportunities so that ambitious employees feel like they're growing and preparing for promotion.</p>



Key Talent Development Findings

As the demand for skilled professionals continues to rise, the equation for attracting, nurturing and retaining top talent has become more complex. In this section, we will delve into the talent development trends that are shaping and reshaping the way credit unions approach recruitment, retention and training. By staying well-informed of these trends, you can effectively align your talent development initiatives with the evolving needs (and expectations) of your workforce and you can overcome your talent development challenges.

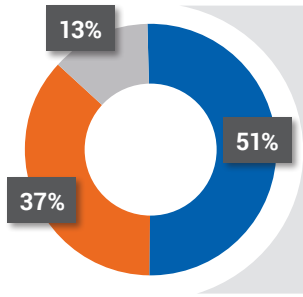
Overall, these findings mirror survey results from previous years. Retention remains a pain point. Succession planning, leadership development, the availability of training or training resources, and building a training culture are top of mind for credit union leaders. Interestingly, we did see a few top challenges from previous years, “developing future leaders” and “encouraging self-directed learning,” drop out of the top 5 in 2023.

When we looked at the responses by asset level, we noted that while all credit unions are navigating talent development challenges, the specific challenges vary based on asset size.

Smaller credit unions (under \$500 million in assets) are focusing more on short-term needs and less on long-term development. Compared to 2022, the challenge of attracting/retaining quality talent and providing regular advancement opportunities grew by 13%. Their focus on planning an alternative workforce also increased—by 8%. The ratings for improving learning and development, developing future talent, developing future leaders and succession planning were down 8-11 points over previous years.

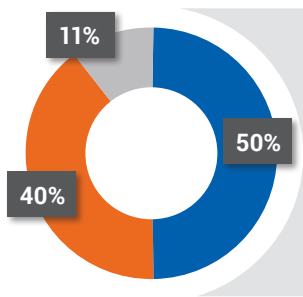
Larger credit unions (over \$500 million in assets) told us they are more focused on succession planning (+14%) and less focused on structuring competitive compensation (-10%).

Top 5 Major Challenges



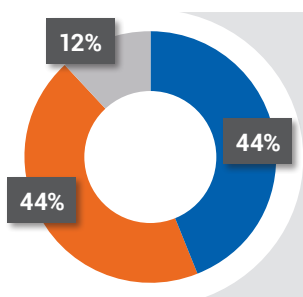
1. Attracting/retaining quality talent

88% of survey respondents noted attracting and retaining talent is a major or moderate challenge, with CEOs nearly twice as likely as HR executives to mention finding quality employees is a challenge.



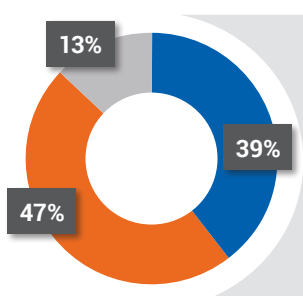
2. Building sufficient bench strength

Attracting/retaining quality talent and building sufficient bench strength have each been among the top three rated challenges in each of the four years of this study.



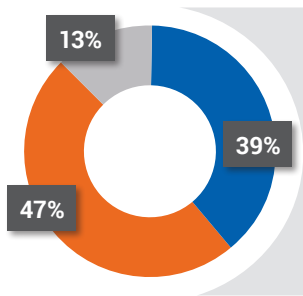
3. Providing regular advancement opportunities

44% of respondents noted providing regular advancement opportunities as a major challenge, ranking it the third highest rated challenge. In previous years, providing advancement opportunities was ranked a moderate challenge for credit unions.



4. Developing future talent

Developing future talent is ranked fourth the greatest challenge, though 63% of HR executives and 44% of CEOs indicate they have a plan for developing future talent.



5. Building robust mentoring programs

Mentoring remains a top challenge, but only 13% of survey respondents say they have a plan to address this issue.

■ Top Challenge ■ Middle Challenge ■ Bottom Challenge



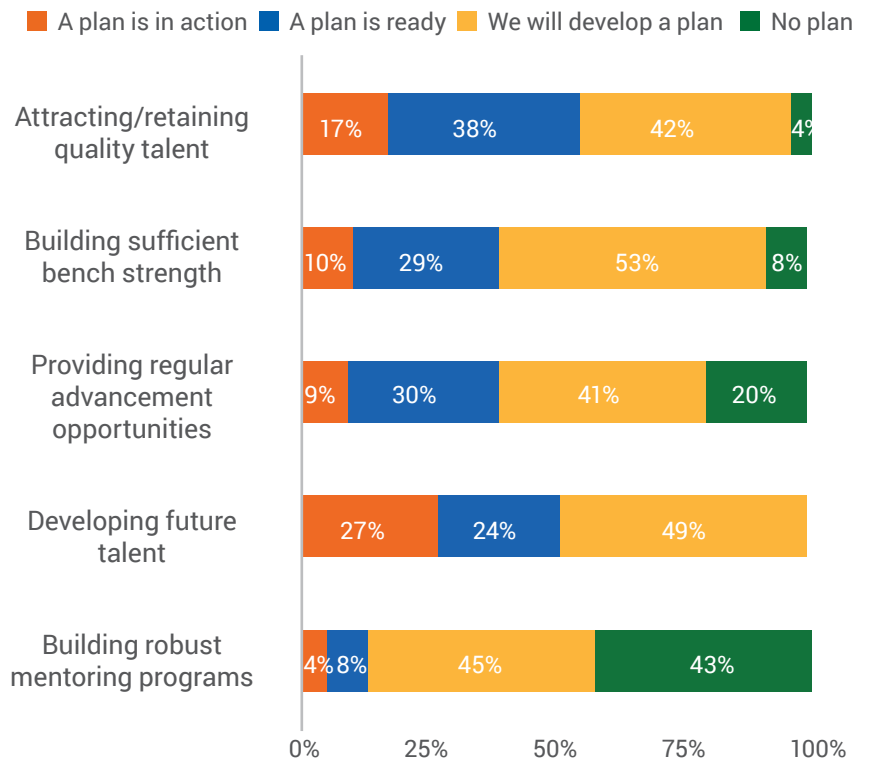
How Are Credit Unions Addressing These Challenges?

We were interested to learn how credit unions are addressing their top talent development challenges. We asked survey respondents to tell us if they had a plan in action, had a plan ready to go, will be working on a plan or do not have a plan.

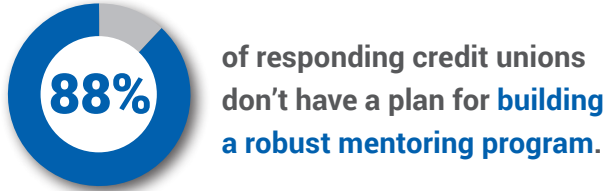
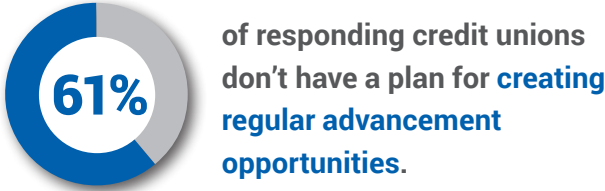
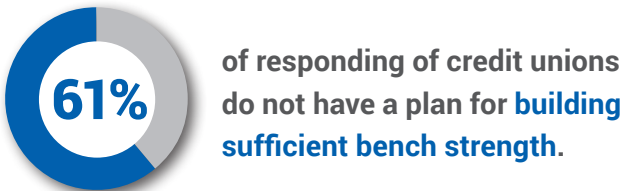
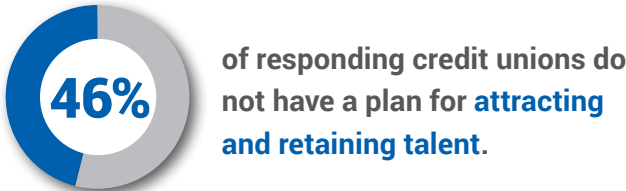
More than half of credit unions have a plan ready or in action for attracting and retaining quality talent, but this is 13 points lower than it was in 2022. Among credit unions with over \$500 million in assets, 78% have a plan, compared to 37% among smaller CUs. This was the largest difference by assets in the 2023 study.

Building mentoring programs, building sufficient bench strength and providing regular advancement opportunities have the largest gap between what credit unions say needs to be done and what is actually being done to achieve desired outcomes. With the fewest reported plans, this study suggests mentoring programs continue to be a lower priority for most credit unions.

Addressing Major Challenges



Of particular interest was the high percentage of credit unions that do not have existing plans to address their major talent develop challenges:



When asked to identify how they are tackling talent development challenges over the next 12 to 18 months, credit unions told us that addressing wages and benefits is still the most common solution, but the addition or increased use of mentoring programs, leadership/management training and the developing of personalized development plans were identified as key strategies. All three categories saw large increases in this year's study, as noted in the chart below. Increased recruiting and career paths

remain steady near the top of the solutions list.

34% of survey respondents identified "attracting talent" as their primary challenge. To address the challenge, credit unions are using wage and benefits and improved recruiting as key strategies. One interesting note is that compensation is down from a high of 76% in 2022, suggesting many credit unions may have addressed this issue last year.

How Will You Address Your Major Challenge?

Topic*	2022	2023
Address wages & benefits	27%	18%
Add/increase mentoring	8%	15%
Promote from within/career paths	13%	14%
Increase/improve recruiting	14%	14%
Training leaders/management	5%	13%
Educate/train staff	13%	10%
Hiring new/quality employees	7%	10%
Develop training plans	18%	10%
Personalized plans	0%	9%
Improve employee evaluation	9%	7%
Determine what skills are needed	4%	7%
Provide outside education	6%	5%
Training/career culture	6%	5%

Addressing Highest Priority: Attracting Talent—34%
Wages & benefits (47%)
Improve recruiting (38%)
Training culture (16%)
Career paths (13%)
Hiring employees (13%)

*Acuitim categorized comments by topic area

Retention, Mobility, Organizational Alignment and Other Findings



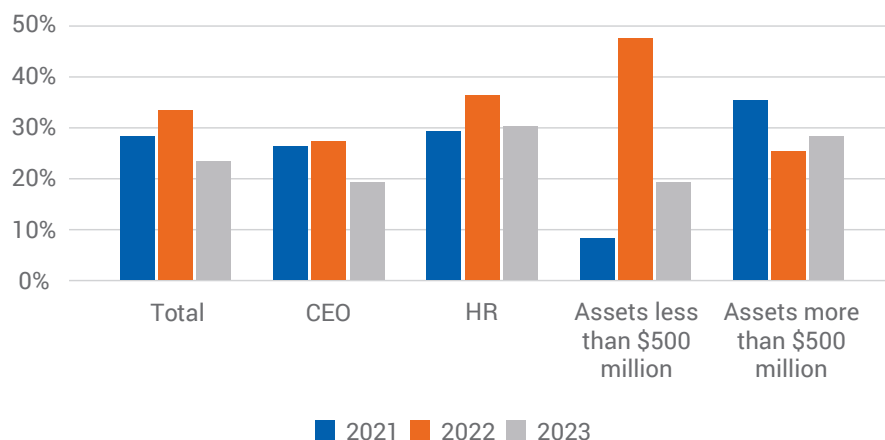
Retaining High Potential Individuals

Fewer than 25% of respondents told us their credit union has a formal process for retaining high potential individuals, down from 33% in 2022.

This is the lowest percentage reported in the history of this study.

Credit unions with assets over \$500 million and HR leaders are more likely to report having a formal process.

Have a Formal Process for Retaining Talent



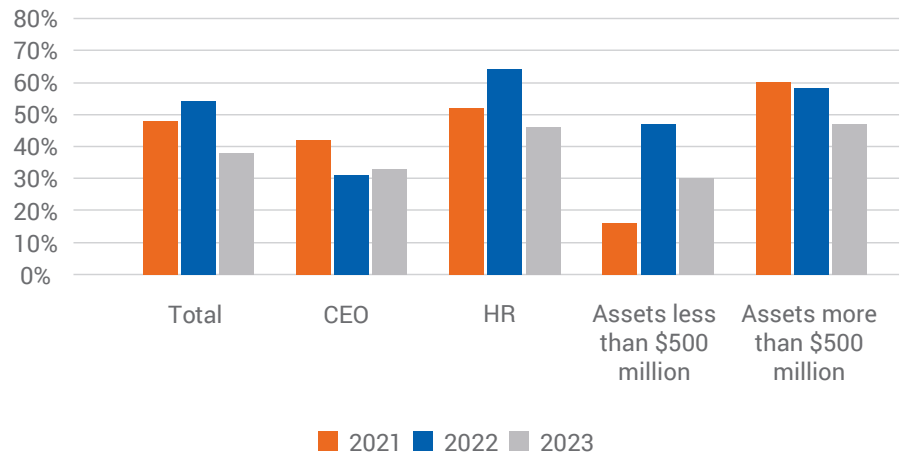
Using Third-Party Agencies for Outsourcing

Outsourcing declined to its lowest level in four years, below the baseline of 44% established in 2020 (not shown on graph).

Credit unions with assets of \$500 million or more reported their lowest level in this study, but they remain the most likely to use outsourcing.

Credit unions with less than \$500 million in assets saw the most precipitous decline—17 points.

Use Outsourcing to Fill Talent Needs



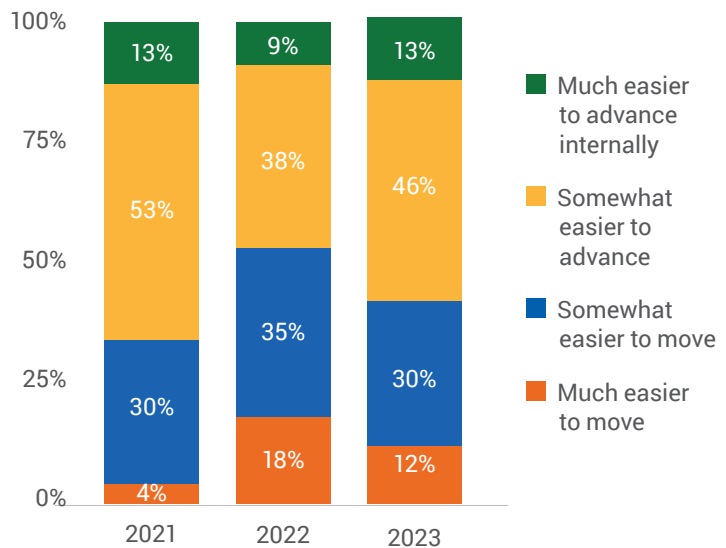
Job Mobility: Internal vs. External

59% of respondents noted it is much or somewhat easier or advance internally within their own organizations. This number has fluctuated over the four years of this study.

The differences, by segment, are consistent with last year's findings:

- It is considered easier to move internally at credit unions with over \$500 million assets (74% compared to 46% at smaller credit unions).
- Women (62%) are more likely than men (54%) to feel it's easier to advance internally.
- HR executives consider it easier to advance internally (68%) compared to CEOs (54%).

Ease of Internal Mobility vs. Finding a New Job



At credit unions where it is easier to find a job elsewhere, a lack of open roles (internally) remains the most common barrier to internal advancement (93% percent). Inefficient processes/procedures and internal opposition to internal movement are the other two reasons cited most often as barriers to internal advancement.

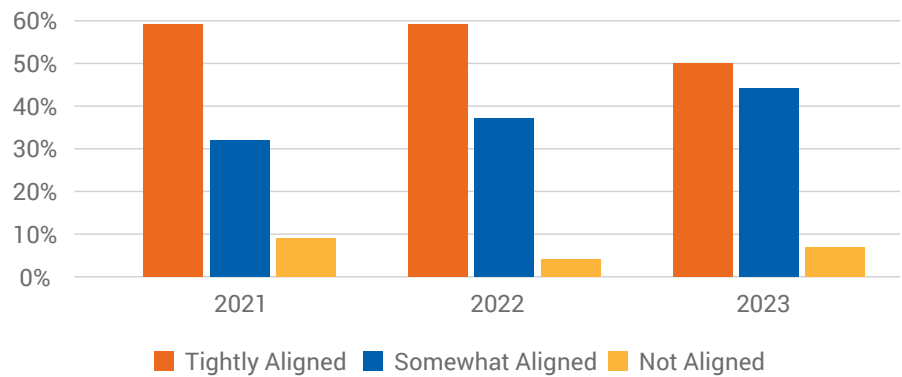
Talent Development Alignment With Organizational Needs

In today's world, talent development serves a dual purpose: skill, reskill and upskill current employees to fill business needs, and recruit, retain and nurture talented workers who want to continuously learn. There is a growing emphasis on continuous learning, skill enhancement and individual growth. This model is a more holistic and proactive approach, and it puts people and skills at the center of organization success.

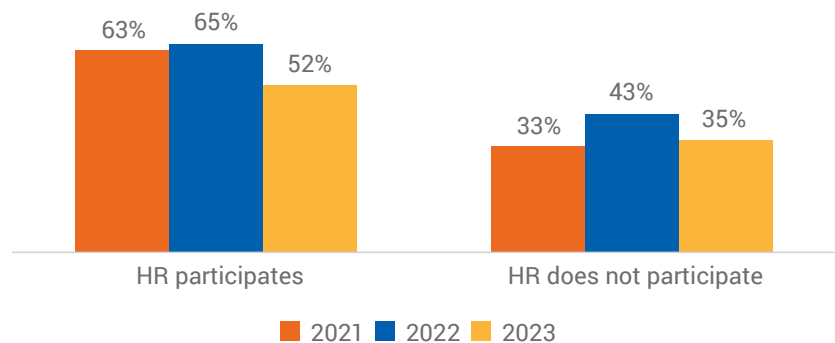
We asked credit union leaders about the alignment between their strategic plan and their talent development strategy.

- 50% of respondents told us their strategic plan and talent development strategies were tightly aligned. This is lower than in 2022 and 2021.
- 83% of respondents reported that HR or talent development staff participate in strategic planning. This is consistent with responses over the past two years.
- Alignment ratings are higher at credit unions where HR or talent development professionals participate in strategic planning (52% vs. 35%).
- Credit unions with over \$500 in assets are more likely to have HR or talent development participation in strategic planning (94% to 74% at smaller credit unions).

Alignment of Strategic Plan and Talent Development Strategy



Strategic Plan/Talent Development Alignment with HR Participation



Remote Work & Flexible Hours

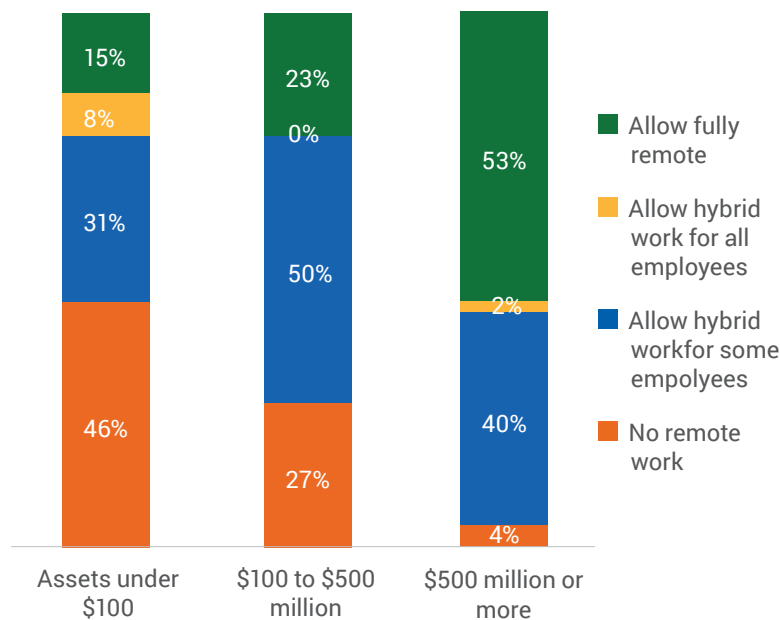
As we move toward a post-pandemic world, it's clear that hybrid and remote work are here to stay. Credit unions continue to navigate the delicate balance of keeping employees engaged, maximizing member satisfaction, attracting top talent and managing the organization's operations.

We asked about plans for flexible work arrangements in this year's survey and 81% of respondents told us they employ remote workers. This includes fully remote employees and arrangements where some or all employees work remotely part-time. 58% of credit unions offer flexible hours. The data shows that 95% of larger credit unions (over \$500 million in assets) are more likely to employ remote workers, with 53% reporting they employ fully remote workers. Smaller credit unions are less likely to employ remote workers as noted in the chart below.

Most organizations that have full-time remote workers also offer flexible hours (76%). Credit unions with over \$500 million in assets are far more likely (70%) to offer flexible hours compared to smaller organizations (47%).

Increased experience with remote working is a likely reason respondents told us they were seeing stronger employee engagement (+23%) and a positive impact on recruitment (+6%).

Remote Workers by Asset Level (2023)



Adapt & Thrive: Solutions to Overcome Talent Challenges

Solution #1: Seize This Opportunity

Competition for talent has always been competitive, but the struggle to attract, advance and retain the right talent has gotten harder over the past few years. The COVID-19 pandemic, increased digitalization and the automation of work activities have all had disruptive impacts on the way we work, leaving organizations to scramble as they navigate shifting demographics and significant learning gaps. These changes have only reinforced the importance of talent development and management.

In this “new normal,” the strategies for attracting and retaining talent and for developing employee skills and competencies are evolving to drive better business outcomes. Organizations understand that their business depends on their people and that their business models need to adapt to the ever-changing work landscape. The traditional approach focused on recruitment and retention is giving way to a more holistic and proactive approach that emphasizes continuous learning, skill enhancement and individual growth. **It is time to reimagine people development.**

Whether you are a large credit union or small, you need to adapt to the changing values of members and employees to stay relevant and competitive. This is the moment to put people and skills at the center of your success.

The path forward starts with understanding the following:

1. Talent management is an ongoing process.

It is a constant cycle that requires adaptability, agility and a commitment to nurturing and harnessing talent at all levels of an organization. This is about creating an environment that supports growth, encourages potential and monitors employee engagement and satisfaction.

2. Learning and development is an investment, not a cost.

When employees have access to quality development opportunities, they acquire new skills that enhance their performance and job satisfaction. A consistent and regular focus on learning and development fosters a culture of innovation, creates a pipeline of future leaders and provides a competitive advantage. Learning and development is an investment in your present and future.

3. It is essential to align your talent development strategy with your strategic plan.

Talent acquisition, learning, leadership development, workforce planning, performance management and onboarding cannot operate independently. It's critical that HR and the people development function collaborate closely with the business side of the organization to understand business needs and jointly develop measures to address gaps to achieve long-term goals and objectives.

4. A strong learning culture drives change.

Fostering a thriving and successful talent ecosystem starts with creating a space where people not only want to learn but want to apply what they've learned to help their organization and share their knowledge with others. Establish a growth mindset to cultivate employee engagement, enhance creativity, keep pace with change and cultivate leadership.



Solution #2: Stand Out From the Crowd to Attract Talent

Addressing wages and benefits remains the most common solution used by credit unions to attract talent. Compensation and benefits will always be an important piece of your recruitment strategy, but we recommend expanding your recruitment toolbox to differentiate yourself and stand out from the crowd.

Here are several strategies credit unions of any size can implement to reach both active and passive candidates:

- 1. Define your organizational brand.** Clearly articulate your credit union's values, mission and culture. Highlight what makes your company unique and why it is an exciting place to work. This will help potential candidates understand if they align with your company's vision.
- 2. Focus on employee experience.** Create an engaging and positive work environment where employees feel valued and supported. Prioritize initiatives that enhance the employee experience, such as providing opportunities for growth, fostering a collaborative culture and promoting work-life balance. Feature employee testimonials on your website and social media. Employee advocates who validate a company's culture and values send a positive message to prospective employees and the community.
- 3. Emphasize career development.** Highlight your commitment to employee growth and development. Establish clear career paths, offer mentorship programs and provide learning and training opportunities to all team members. This demonstrates that you are dedicated to the long-term success of your employees.
- 4. Create brand awareness.** Develop a strong online and community presence to showcase your company's unique and special culture. Use social media platforms to share employee testimonials, behind-the-scenes glimpses and success stories. Partner with local community projects or schools to demonstrate your values and reach a specific target market. Engage with potential candidates and establish your company as an industry thought leader. These steps will attract candidates who want to learn about your organization.
- 5. Compose compelling job descriptions.** Job descriptions are your first impression and an excellent opportunity to highlight unique company benefits, training and development opportunities and well-being programs. Including this information can set you apart from other employers and entice job seekers to read the whole job description.
- 6. Provide a positive candidate experience.** Streamline your recruitment process and ensure a great candidate experience from the initial application to the final hiring decision and onboarding. Promptly communicate with candidates, provide feedback and keep them informed about the status of their application. A positive experience ensures your organization delivers on expectations and it can also lead to positive reviews and referrals.
- 7. Generate mutual interest.** Network in your community and build a talent pipeline. Listen for career goals and understand what motivates the people you are meeting. Stay in touch with good candidates to increase your talent pool and improve your credit union's ability to match skilled people with meaningful roles. Make the most of your interactions by engaging followers and prospective candidates in meaningful ways.

Solution #3: Nurture Internal Talent to Build Bench Strength

Developing and nurturing a pool of talented individuals to fill key leadership or critical roles in the future can reduce dependence on external hiring, minimize disruption during leadership transitions and ensure a continuous pipeline of talented individuals who are ready to step up when needed. Building bench strength is a strategic component of talent management because it emphasizes long-term organizational sustainability and succession planning.

To nurture internal talent and foster growth, engagement and retention, we recommend that you:

- 1. Identify potential.** Regularly assess and identify employees with high potential and desire to grow within the organization. This can be done through performance reviews, feedback from managers and talent assessment programs.
- 2. Create a development plan.** Work with each employee to create an individual development plan (IDP) that aligns with their goals and your organization's needs. The IDP should outline specific skills, knowledge and experience needed to acquire to advance their careers. Regularly revisit and reassess plans to ensure they remain aligned with both employee aspirations and your credit union's needs. Continually evaluate progress, provide feedback and adjust, as necessary.
- 3. Provide mentoring and coaching.** Partner talented employees with experienced mentors or coaches who can provide guidance, support and feedback. Mentors can share their expertise, provide career advice and help employees navigate challenges and opportunities. Serving as a mentor can be a great leadership development experience too.
- 4. Offer learning opportunities.** Invest in employee development by providing access to training programs, workshops, conferences and online courses. Provide both technical and soft skills training to help employees expand their knowledge and capabilities.
- 5. Encourage cross-functional exposure.** Allow employees to gain exposure to different departments and roles within the organization through job rotations, special projects or cross-functional teams. This kind of exposure broadens their skills, promotes collaboration and helps them understand various aspects of the business.
- 6. Provide stretch assignments.** Assign challenging projects or tasks that nudge employees out of their comfort zones. These types of opportunities provide valuable learning experiences and help employees demonstrate their potential.
- 7. Recognize and reward performance.** Acknowledge exceptional performance to reinforce a culture of growth and talent development. Recognize achievements through public and personal praise, bonuses, salary increases and promotions.
- 8. Support career progression.** Provide clear pathways for career progression within the credit union. This can include regular career discussions, succession planning and internal job postings. Help employees understand the skills and experiences required to advance their careers.





Solution #4: Accelerate the Skills Journey to Open New Pathways for Advancement

Creating advancement opportunities requires a shift in thinking and a proactive approach to growth and development. The traditional mindset of waiting for employees to express their career aspirations or simply promoting people based on seniority is no longer sufficient. Credit unions must actively identify and nurture internal talent and make a long-term investment in skill development for all employees. Taking this proactive stance can help you tap into the hidden potential of your team, align their skills to your organizational goals and foster a culture of continuous growth and development. This change in mindset can boost employee morale and engagement and ensure a sustainable pipeline of leaders.

We recommend the following approach to building a successful advancement program:

Step 1: Conduct A Skills Gap Analysis

The best place to start is with a skills gap analysis. This process will help you identify how the skills of your existing workforce align with your goals and the evolving needs of the industry. This tool will help you create strategies and plans to bridge identified gaps, develop targeted training programs and conduct strategic workforce planning.

Step 2: Cultivate A Learning Culture

Build a learning and development environment that is integrated into your credit union's values and practices. This will be an ongoing process that requires effort and support from all levels of your organization.

- **Lead by example:** Demonstrate your commitment by actively seeking opportunities for growth, sharing your own learning experiences and encouraging others to do the same.
- **Encourage curiosity:** Create opportunities for employees to ask questions and explore new ideas.
- **Provide resources and support:** Offer financial assistance and dedicated time for development activities.
- **Reward and recognize learning:** Acknowledge and celebrate individuals and teams who demonstrate a commitment to learning. Implement recognition programs or rewards that highlight and incentivize continuous learning efforts.

- **Foster collaboration:** Encourage knowledge sharing among employees and the creation of mentoring and coaching relationships.
- **Integrate learning into daily work:** Establish job rotations and cross-functional projects where team members share insights or lessons learned.
- **Adapt and adjust:** Evaluate the effectiveness of your learning initiatives and make adjustments to meet the evolving needs of your organization.

Step 3: Understand the Needs of Your Learners

There is growing recognition that employees have unique needs and preferences. Understand what your team values and what approach will work best for them as individuals. Encourage employees to take ownership of their professional development. Customized training programs can cater to individual and team needs. Personalized learning paths, adaptive learning technologies and targeted content can create tailored training experiences that resonate with employees and maximize learning outcomes.

Step 4: Create Your Learning Program

Design a strategy that addresses identified learning needs and aligns with employee development and organizational goals. Gather or develop resources that support the identified learning objectives and curriculum. Deliver your learning program through various channels and ensure that learning activities are accessible and engaging to facilitate effective learning. An external partner can contribute expertise and resources to help you develop and deliver your learning program.

Step 5: Formalize the Learning Process

Learning is an ongoing process, not a single event and it requires a commitment to the ongoing expansion of knowledge and skills of your team. Show employees that you are dedicated to continuous learning by investing resources and mapping out a course of action. Continuously monitor the learning process to refine and adjust your learning approach and program.



CONCLUSION

Again this year, credit union leaders told us that attracting, advancing and retaining talent is their most pressing issue. Shifts that started during the COVID-19 pandemic continue to stretch the industry to find solutions to ease the situation. This moment is about adapting and thriving in the fluctuating landscape. In this year's report we identified four actions you can take to remain competitive and boost employee satisfaction and retention:

1. Seize the Opportunity

Don't wait to act! Organizations that prioritize people development can become talent magnets for employees who want to build knowledge and networks.

2. Stand out From the Crowd

Highlight what makes your organization unique and appealing to attract top talent.

3. Nurture Internal Talent

Build a skilled and loyal workforce ... and a pipeline for the future.

4. Accelerate the Skills Journey

Employee skilling is more crucial than ever.

Now is the time to establish a strong culture of people development where talent development is a strategic organizational priority and part of your mission. As that culture is nurtured, it is crucial that CEO and HR leaders are on the same page regarding talent development. They need to collaborate effectively, leverage each other's expertise and align talent strategies with organizational goals. The success of this relationship will have a major impact on resource allocation, succession planning, performance management, and employee engagement and retention.

CUES is here to help you develop your credit union. We are 100% focused on credit union development and we can help you deepen your bench strength and grow trained, strategic-thinking professionals at all levels of your organization. Regardless of your size, we can partner with you to implement effective talent development strategies to serve your needs. We offer:

- Expertise and specialization—tap into our knowledge and proven methodologies.
- Access to industry-leading tools and research—we have access to a wide range of resources.
- Fit and flexibility—scale your L&D initiatives according to your needs.
- Cost-effectiveness—we've already invested in creating comprehensive training so you can focus on your core business.
- Customized and time-saving solutions—we can develop an approach and materials that are targeted and relevant to your requirements and that save you time and effort.

To learn how CUES can help you identify a plan to address talent strategy, email us at CUESConsulting@cues.org or visit content.cues.org/consulting23.



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