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Episode 25: Brand Strategy

In this episode, we discuss the meaning of brand and how to identify the driving force behind your CU's brand with guest John Mathes, director of brand strategy for Weber Marketing Group and a faculty member at CUES School of Strategic Marketing™ I and II (cues.org/sosm) this month in Seattle. Subscribe via iTunes, Google Play or Stitcher (cues.org/podcast).

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Why emotions will fuel thinking (and success) in the workforce of the future. Download the myCUES app (cues.org/mycues) to read this article under "Spotlight."

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Kids These Days

Remember when Gen X was the hot, young demographic? Remember when the baby boomers shocked their elders with rock ‘n’ roll? My grandmother, from the Greatest Generation, once told me a story about daring to wear pants (instead of a skirt) to a cold Chicago Bears football game.

Clearly, each generation finds ways to improve on the past. “Millennials are often criticized for asking too many questions, for challenging accepted processes and for their so-called arrogance in simply not accepting things at face value,” says Ivan Seselj, CEO of Promapp Solutions. “By capturing their energy and channeling it to transform processes, credit unions can turn millennials into a great source for continuous innovation and improvement.” Read more about how to get the most from millennial employees in “Building Up Millennials’ Strengths,” p. 10.

Millennials are often blamed for the decline in branch traffic, but that may not be strictly accurate. “We find millennials either want to do everything via mobile for transactions or, contrary to national studies, they want to come into the office,” says Sue Rising, VP/marketing at \$3.6 billion Members 1st Federal Credit Union, Mechanicsburg, Pa., in “Mining Millennial Data,” a web-only article available at cues.org/0617mining. For more about making data analysis a part of your CU’s culture, turn to p. 18.

And it’s not only millennials who are doing their financial business without coming into branches. In fact, Brett King, author, speaker and fintech entrepreneur (moven.com), goes so far as to say that branches will soon be dead. “The only way to keep [members] coming to the branch is to remove the digital option, and that will never happen,” he says in our cover story, “Dead Branches?” on p. 26.

I must confess, in the past year, I’ve only been inside my CU’s branch twice: once to deposit cash (because the drive-through line was too long) and again to get small bills for vacation tips. I would gladly have completed both of these transactions at a machine.

A technologically advanced branch *can* be a potent brand-builder, insists Brian Nesgoda, chief information officer and SVP/risk management at \$750 million Sikorsky Credit Union, Stratford, Conn. “We don’t want to lose personal contact and relationship-building. ... You can build trust through phone conversations and live online chats, but meeting face to face will always be a special opportunity.”

What is your CU’s experience? Closer to Members 1st FCU and Sikorsky CU, or does King speak truth?

Here’s another question: How are your vendor relationships?

“When executives meet regularly with vendors, their credit unions get consistently better results from technology systems, tap more productively into their full functionality, make the most of updates, and get a jump on new feature and product releases,” writes Bob Roth of Cornerstone Advisors, Scottsdale, Ariz., a CUES Supplier member and strategic provider for technology and risk management services. Roth offers several actionable items to get more from vendor relationships, starting on p. 30.

If your CU is looking for a new vendor partner, the 2017 *CUES Annual Buyer’s Guide* is here to help. Keep this resource on hand all year, so when you’re shopping for a new mobile solution or seeking help with data analytics or branch consulting, you’ll have a ready list of the top credit union industry suppliers.

A handwritten signature in black ink that reads "Theresa Witham".

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Huggy Rao in episode 22 of the CUES Podcast (cues.org/podcast). Rao is the Atholl McBean professor of organizational behavior at the Stanford Graduate School of Business, co-author of *Scaling Up Excellence* and lead faculty for CUES' Strategic Innovation Institute (cues.org/sii).

RedDough Takes on Payday Lending

The combination of persistent poverty and little state regulation has made St. Louis “a hotbed for fringe banking, check cashing and payday lenders” charging an average 450 percent APR to borrowers who can least afford it, says Patrick Adams, CEO of St. Louis Community Credit Union (stlouiscommunity.com).

That makes the city a great place to experiment with how best to counter predatory lending, and \$260 million St. Louis Community CU has stepped up to the challenge. In 2009, the CU launched Prosperity Connection, a nonprofit financial education organization, which in turn has partnered with community and faith-based groups and private funders, including banks aiming to meet their Community Reinvestment Act requirements, to create the RedDough Money Center (reddough.com).

The cornerstone product of this nonprofit lender, which operates out of two offices in low-income neighborhoods, is the “Helping Hand Loan,” an installment loan up to \$1,000 at a maximum 36 percent APR with a repayment period of six to nine months.

RedDough, which is staffed by former employees of payday lenders, also offers check cashing, money orders and wire transfers, reloadable debit cards and postage stamps—“everything a fringe lender would do, at a lower price point,” Adams notes.

The first RedDough Money Center opened in March 2016 with support from the 24:1 Community Land Trust, a housing organization serving low-income residents of 24 small municipalities. A second location opened in May.

The RedDough offices anchor “wealth accumulation centers,” which also include Prosperity Connection’s Excel Center to offer financial education and counseling and interactive teller machines that link to St. Louis Community CU, with the aim of offering a full range of financial services in one central location, says Paul Woodruff, VP/community development for the CU and executive director of Prosperity Connection.

In its first year of operation, RedDough made 495 loans with six-month terms averaging \$313, for a total portfolio of \$215,000. “Our typical customer pays \$33 in total interest, as opposed to \$500 in interest under the going rate of a payday lender,” Woodruff notes.

The lending agency is also dedicated to “humane collection practices,” he says. “Delinquency is relatively high, but lower than anticipated. We can manage it well, and we have.” RedDough staff work closely with borrowers to emphasize the importance of even partial repayment to support the nonprofit organization for their future use and the good of their community. That approach paid off with a spate of repayments around tax refund time when borrowers had a little extra cash.

“Location is also key,” Woodruff adds. The credit union and its nonprofit affiliates have a network of facilities within two miles of 98 percent of all St. Louis city residents.

Read a longer version of this article at cues.org/0617reddough.

Are You a Good Manager?

One of the most underappreciated traits of the best leaders is surprising: They also tend to be great managers. A study from the National Bureau of Economic Research (tinyurl.com/ya8stcau) supports the idea that successful executives exhibit effective management and foster it throughout their companies. Analyzing U.S. Census Bureau data from 32,000 manufacturing firms, researchers from Stanford, MIT and elsewhere found a strong correlation between “structured management practices” and a firm’s growth, profitability, workforce productivity and innovation.

Does your CU have consistent, repeatable management practices in place? If not, here are tips to get started:

1. Establish goals and metrics at the company and department levels. Make them specific, relevant to the organization’s strategy and supportable by most of the CU.

2. Share goals and metrics. All employees should be aware of what the CU is trying to achieve and how their team contributes.

3. Review performance every week. The CEO and executives should examine how the CU is tracking against its targets weekly, based on input from employees across the organization.

Read a longer version of this article, by Joel Trammell, founder and CEO of Khorus (khorus.com), Austin, Texas, at cues.org/0517leadershipmatters.



Award Recognizes Staff Engagement Gains

Patelco Credit Union has been awarded the 2017 Employee Voice Award for Raising Engagement after posting the largest year-over-year gain in employee engagement among mid-sized companies that participate in the Quantum Workplace employee survey.

The \$5.5 billion Pleasanton, Calif., credit union (patelco.org), with 685 employees, was recognized for excellent results in both level of participation and employee engagement survey results. Quantum Workplace (quantumworkplace.com) works with more than 5,500 businesses on employee surveys and recognition programs, including its Best Places to Work contest.

Patelco CU's participation in the online survey, with 34 questions across 10 categories (including alignment with goals, benefits, feeling valued, individual contribution, job satisfaction, management effectiveness, and trust in senior leaders and colleagues) increased from 79.69 percent in 2015 to 82.25 percent last year.

"We care about capturing and responding to our team's feedback, and from there we seek opportunities to implement what they've told us in a thoughtful and transparent way," says Susan Makris, Patelco's SVP/chief human resources

officer. "Our team is essential to our success. When our team is engaged, they feel empowered to help our members achieve financial well-being."

In addition to the annual survey, the credit union also conducts quarterly "pulse" surveys, short questionnaires to follow up on action planning or a focus on such key themes as culture, recognition and career development, says VP/Talent Julie Vitorelo, PHR.

As examples of responses to employee feedback, the credit union took additional steps to highlight internal career notifications and promotions, launched individual development planning tools to support career conversations between team members and managers, provided training to managers to help them be more effective in their roles, and launched career paths for member contact center and mortgage lending employees.

"We used the headline 'You Shared We Listened' in our communications to keep our team informed about what we did as a result of their feedback," Vitorelo adds. "We leverage our intranet, monthly newsletter, monthly meetings and department-specific meetings to follow up with the team and let them know the outcome of their suggestions."



5 Ways Leaders Can Take Charge in an Era of Digital Disruption

The rapid advancement of technology continues to change the world—and the marketplace—faster than many businesses can keep up, disrupting all their plans and threatening to render them obsolete.

That's why it may be time for business leaders to take the initiative and start doing a little disrupting of their own, says Dushyant Sukhija, a former executive with Cisco Systems and author of *The Cisco Way: Leadership Lessons Learned from One of the World's Greatest Technology Services Companies*.

"We're in an era of 'digital disruption,'" he says. "As leaders, if you don't transform to master the digital era to disrupt, you'll get disrupted. And it will be a brutal disruption, where the majority of companies will not exist in a meaningful way 10 to 15 years from now."

"Digital disruption" is how technology can transform everything about the way businesses are run and interact with customers.

Sukhija says those in leadership positions can guide their organizations through the new digital era by following a simple five-step operational blueprint. Read the five steps on the myCUES app (available for Apple devices; learn more at cues.org/mycues). Find it under "Spotlight."

Insights



"[Millennials] grew up playing with technology and now have a bit of this same fearlessness in some of the other things they do. We have a lot of folks that are really willing to try new things. Another positive is that younger workers are at a stage in their lives where they believe anything is possible."

CUES member Matt McCombs, CCE, president/CEO of \$598 million Vibrant Credit Union (vibrantcreditunion.org), Moline, Ill., in "Building Up Millennials' Strengths," p. 10

WRITE US WITH YOUR THOUGHTS

We welcome signed letters to the editor. Email theresa@cues.org.

Building Up Millennials' Strengths

Generational misunderstandings are normal. But—managed right—young employees can bring a lot to the table.

By Pamela Mills-Senn

It's every generation's right, indeed obligation, to change what has gone before; that's how progress happens. Every generation has encountered resistance in doing so, butting up against the current version of "it's the way we've always done things."

It's a conflict as old as time and one millennials are now navigating, especially when it comes to the workplace, where their attitudes—and the attitudes towards them—can create misunderstandings and performance issues.

There are plenty of positives associated with this age group (depending on the source, generally defined at those born between 1978 and 1995, although some push these dates back a little later). As Nettie Nitzberg, principal and founder of West5 Consulting (west5consulting.com), a Boston organization and employee development firm, tells it, millennials are:

- socially conscious and community-focused;
- optimistic, wanting to make a difference, certain they can achieve this;
- digital natives, comfortable with technology; and
- entrepreneurial.

In contrast, entitlement is one of the weaknesses millennials are thought to bring to the workforce. Nitzberg agrees this trait does "rear its head" sometimes, since this generation is used to being rewarded just for showing up.

"But this is something a good manager can easily handle if expectations are set and discussed," she says. "This can be part of the performance goals/expectations set between the manager and millennial."

Nitzberg suggests managers and millennials "should discuss what they (the millennials) want to do, how they want communication from their boss," how performance will be measured and the like. In total, it's really the same best practice good managers use with employees of any age. Notably, however, the communication method between boss and millennial may be different since millennials prefer texting and short communications.

Nitzberg also says it's important for companies and managers to talk about career-pathing with millennials, and to have a recognition program in place.

"Millennials like rewards, but they don't have to be monetary," she adds. "They can be words, recognition and opportunities, such as being placed on a stretch assignment, being asked to do a 'lunch 'n learn' or mentoring a new employee."





Nitzberg says millennials are also often characterized as being easily bored. “When a millennial starts work, the worst thing a manager or HR can do is not have a plan to onboard them, getting them involved in the work ASAP,” she cautions.

Nitzberg says they also are known for having high expectations—wanting to quickly move to the next position, even if that means going company to company—and for having poor communication skills—think texting versus actual writing.

“I worry about their writing skills,” she adds. “They’re not as strong as past generations. This may be a result of texting as their primary form of communication. However, I *do* see them as having strong presentation skills—they’re able to create very good presentation decks.”

Harnessing Their Power

CUs have good reason to engage and nurture millennials. For one thing, they comprise a huge portion of the labor force, says Ivan Seselj, CEO of Promapp Solutions (*promapp.com*). Headquartered in Auckland,

Millennials at a Glance

Ivan Seselj, CEO of Promapp Solutions (*promapp.com*) in Auckland, New Zealand, (with U.S. headquarters in San Francisco) offers the following pointers to help organizations get the most from their millennial employees. Credit unions should:

- realize millennials want to constantly grow, tackling new responsibilities, challenges and opportunities. “They also want to be part of the solution and, as such, want a say in what occurs on the job,” he says. In turn, credit unions should demonstrate a willingness to listen and act on their input when appropriate.
- understand that brand and culture are important to millennials. Appeal to members of this generation by using current technology and using it well.
- provide millennials a way to become involved in the community; they want to make a difference in the world.
- seek millennials’ input on how to improve a specific job or process. Involve them in decision-making.
- emphasize how millennials’ contributions are making a difference to the organization.

Consider changing the way the organization communicates, says Seselj. “Traditional communication vehicles—procedure manuals, signage posted around the workplace, mass emails—will be ignored by the younger generation. They want to click through six options, not read six chapters of a manual. They want to check out an app, watch a 30-second video and then react with emojis, not a lengthy memo.”

New Zealand, with U.S. headquarters in San Francisco, Promapp provides cloud-based business process management software.

“Millennials are often criticized for asking too many questions, for challenging accepted processes and for their so-called arrogance in simply not accepting things at face value,” says Seselj. “But in reality, they simply want a say in what’s happening on the job. By capturing their energy and channeling it to transform processes, credit unions can turn millennials into a great source for continuous innovation and improvement.”

Millennial disinclination to accept things as they are can work to a CU’s advantage,

Delivering the Benefits

Millennials are interested in the same benefits—medical, dental, life, disability and 401(k) plans—that concern other age groups; the difference is how these benefits are communicated, says Bill Higgins, founder and president of Full Spectrum Benefits, Inc. (fullspectrumbenefits.com). Located in Hingham, Mass., the company is a full-service employee benefits consulting firm.

For millennials, streamlining communication—so they can access it swiftly and in “30-second soundbites”—is essential, he explains. Employers can heighten their millennial appeal by using new technologies, readily available through various payroll vendors and HR providers, even brokers.

“These new technologies have paved the way for employers to offer supplemental insurance programs previous generations rarely had access to,” Higgins continues, mentioning such voluntary supplemental group products as accident, hospital, cancer, auto, pet and home.

“These products are typically sponsored by the employer with the cost absorbed by employees,” he explains. “With premiums, copays and deductibles rising, employers and employees are looking for low-cost strategies to protect themselves.”

forcing it to become “more agile and innovate at a swifter pace,” says Seselj.

Consider \$598 million Vibrant Credit Union (vibrantcreditunion.org), Moline, Ill. Eighty percent of its 78 full- and part-time employees are under 40, says CUES member Matt McCombs, CCE, president/CEO.

According to McCombs—at 34, also a millennial—one of the biggest positives millennials bring to the workforce is “fearlessness” with technology, a mindset that has benefited his whole organization.

“They grew up playing with technology and now have a bit of this same fearlessness in some of the other things they do,” he explains. “We have a lot of folks that are really willing to try new things. Another positive is that younger workers ... believe anything is possible.”

For example, over the last three years Vibrant CU has undertaken significant technology changes, such as transitioning from in-branch lenders to a complete video-lending platform, developed in-house. The CU also built its own document-imaging platform, moving from Microsoft to a Google-based platform and gaining higher security and greater collaboration.

That’s not to say managing this age group doesn’t present challenges, says McCombs, who was a Top 10 Finalist in CUES’ Next Top Credit Union Exec challenge (ntcue.com). Millennials don’t always recognize when a particular strategy isn’t going to bring the desired result and a change of course is required, he explains. McCombs has also had to school them on the notion that reward comes after results.

“I’ve had to learn to have very direct conversations with millennials around showing they’re willing to do the work and then they get the reward,” he says.

McCombs says this group’s work ethic was frequently questioned by older staffers.

“A lot of millennials tend to work in stronger but shorter bursts,” he explains. “So we’re moving towards monitoring results rather than monitoring daily activity.”

Attracting and Keeping

Hiring and retention are issues for many organizations, no matter what age of employee. But when it comes to millennials, CUs face particular concerns, says Seselj, citing a PwC report (tinyurl.com/pwcmill) indicating millennials tend to regard the financial service industry as a way to advance to other career options.

“With only 10 percent of millennials

planning to stay in their current role long term, employee turnover can pose a challenge”—and with that comes the problem of knowledge-retention, he says.

As a first step, CUs may need to rethink their recruiting, incorporating strategies that include social media, meet ups and employee referrals, says Nitzberg.

Dover Federal Credit Union (doverfcu.com) has made a concerted effort to woo this age group in the ways Nitzberg describes. Headquartered in Dover, Del., the \$465 million CU currently has six branches with a seventh scheduled to open this summer, says CUES member Chaz Rzewnicki, the credit union’s 35-year-old president/CEO. Branches span from the middle to the north of the state, with legacy membership comprised of Dover Air Force Base employees, contractors, workers, families and retirees.

Rzewnicki says about half of his 138 full- and part-time employees are millennials. To attract this workforce, Rzewnicki and his team started recruiting on LinkedIn and have begun attending as many college job fairs as possible.

“Our senior recruiter has gotten engaged with colleges to help teach millennials resume writing and interviewing skills,” he says. “This has worked great and, by [us] getting to know some of the students, has actually brought in some talent.”

Nitzberg also suggests organizations rethink their cultures, explaining that millennials—a highly collaborative group—want a fun, positive, supportive and team-focused work environment. Organizations should also consider how they can develop employees personally and professionally, says Nitzberg, adding this information could prove helpful in marketing and recruiting efforts.

Over the last six months, Dover FCU has undergone “massive” cultural changes, says Rzewnicki. HR was restructured to create a chief culture officer and a culture and enforcement manager—positions they’re actively recruiting for—with the objective of driving an employee-centric culture that supports employee success.

Other strategies the credit union has implemented include the creation of:

- a leadership development program. “Millennials want the opportunity to grow,” Rzewnicki explains. “If you don’t help them succeed, they’ll go somewhere else.”

- “the fun patrol.” Executives and middle management staff are tasked with fostering a fun work environment. (Vibrant CU also focuses on fun, with

all departments spending about 10 to 15 minutes at the start of each day in non-work-related activities, such as putting tournaments, chair races or dodge ball.)

- employee scorecards. Tying into the organization’s strategic objectives, the scorecards detail “what we need to build,” “what we need to achieve,” and “what results we need to generate.”

Additional measures include one-on-ones for all staff; a promise to promote from within when possible; and a pilot telework program involving five employees (four millennials). A mentor program is planned.

Because millennials value inclusivity and look for this in their workplaces, Nitzberg says CUs should strive to ensure diversity (gender, sexuality, ethnicity, religion and so on). They should also be a place where employees can connect, vertically and laterally, with others. Transparency and a culture of innovation are important to most employees, but especially to millennials.

Older workers—particularly those in supervisory positions—can play a key role in getting the most from their younger colleagues by better understanding what makes that generation “tick,” says Seselj.

“This includes understanding that millennials tend to think of themselves as working *with* you, not *for* you,” he says. “Embracing such changes can go a long way towards connecting with, retaining and engaging millennial employees. Credit unions should focus on harnessing their creativity—give them a chance to make a difference.”

Pamela Mills-Senn is a freelance writer based in Long Beach, Calif.

More on Millennials

NextGen Know-How: How Millennials Are Changing the Workplace (cues.org/0716nextgen)

HR Answers: Training Millennials (cues.org/0416hranswers)

CUES Podcast Episode 23: Next Top Credit Union Exec, An Interview With Shannon Cahoon (cues.org/podcast)

Next Top Credit Union Exec (ntcue.com)

Peter Myers on succession planning at Execu/Net, Aug. 20-23 (cues.org/execunet)



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They Don't Take Leading Lightly

2017 CEO Institute attendees share key takeaways.

By Lisa Hochgraf

When Brice Yocum first took the helm of \$222 million Tucoemas Federal Credit Union (*tucoemas.org*), Visalia, Calif., in May 2016, he had a sticky note on his desk that listed the five functions of a CEO. One of them was making good decisions.

So maybe it's not entirely surprising that one of Yocum's key takeaways from CEO Institute II: *Organizational Effectiveness* (*cues.org/ceoinstituteII*) is about the value in making decision-making a process.

For example, "the decision to hire someone is usually made within three to five seconds," inside the hiring manager's regular frame of reference and experience.

But Jay Russo, Ph.D., taught Yocum and his classmates about slowing down, becoming aware of biases and thinking through frames they might not usually consider. Russo is the S. C. Johnson family professor of management and a professor of marketing at Cornell University's Johnson Graduate School of Management, where CEO Institute II is held.

"I felt like that was really important," explains Yocum, the recipient of this year's CEO Institute scholarship. (Get a 2018 application form later this month at *cues.org/ceoinstituteI*, under "Scholarship.") "It was giving us a functional methodology."

Each participant in CUES' CEO Institute finds specific learnings that resonate, says Steve Webb, CCE, president/CEO of \$753 million Neighbors Federal Credit Union (*neighborsfcu.org*), Baton Rouge, La. This

spring Webb completed CEO Institute III: *Strategic Leadership Development* (*cues.org/ceoinstituteIII*) and earned his Certified Chief Executive designation, which recognizes graduates of all three segments who complete both between-segments projects.

"The overall learning is to never take lightly your role as a leader," he says.

The key takeaways noted by Yocum and Webb are examples of the kinds of knowledge the attendees pictured on the next two pages took home to their CUs after spending a week at CEO Institute this spring.

Build Rapport First

An attorney by education, Yocum studied conflict at Pepperdine University in Malibu, Calif. Even so, he appreciates that a negotiation session with Kathleen O'Connor, Ph.D., focused on "how to build rapport first."

An associate professor of management and organizations at Cornell, O'Connor taught the CEO Institute II class about working to understand the other person's underlying issues (not just the person's position) when conducting a negotiation. This applies whether the negotiation is with a colleague, a vendor or even your own child.

"That makes it a bigger pie," Yocum says. "It's not just 'me' versus 'you,' but how to build a more profitable negotiation for everybody. Everybody in leadership needs to understand how to be a better negotiator."

Yocum also appreciated the Strengths-Finder session led by Beta Manix, Ph.D.,

associate dean for executive MBA programs, the Ann Whitney Olin professor of management and professor of management and organizations at Cornell.

Yocum thinks the idea of identifying strengths can be applied not only for individuals but also for organizations.

On the individual level, Yocum advises: "Find ways for people to do things they're strong at. Build that into hiring."

Organizationally, he is building strength-finding into strategic planning. "What I'm trying to do strategically [is identify] what are the strengths we have that others don't have. If we're trying to be all things to all people, we'll be nothing to everyone. We need to be something specific. Maybe we only offer three checking accounts, but they're three good ones that our members want."

Identify and Live Your Passion

Webb says University of Virginia Darden Graduate School of Business Professor Alec Horniman, Ph.D., and the whole experience of CEO Institute III helped him ponder issues of personal leadership style. Webb believes strongly in the idea of identifying your purpose and your passion as a leader and living it every day.

For Webb, that means being member-centric and a servant leader.

"We don't lead from behind, pushing people into battle," he says. "We need to be willing to stand out in front and make sure we're always willing to do what we



CEO Institute I

Graduates in alphabetical order (full roster at cues.org/ceoinstitutel): Mary Jo Anderson; Richard Blood, CSE; Chad Bostick, CIE; Dolores Broeske; Eric Bugger; Shannon Cahoon; Lorrie Candiotti; Randall Carswell; Caleb Cook; Laura Crase; Deborah Fahrney; Vanessa Foster; James Frankeberger; Jennifer Galley; Isabel Gomez; Ed Gravley, CIE; Greg W. Hahr; Gregory Hansen; Colleen Harmatiuk; Gus K. Hartl; Eric Harvell; Greg Higgins; Jason Howard; Kitty Hunter; Eric Huseby; Ashley Jansky; Isaac Johnson; David Kato; Paul Kelly; Julie Kreinbring; Steve Lattuca; Kimberly London; David Luu; Justin Martin; Shirley Mayowski; Carol McBrien; James B. Mears; Ronda Morin; Justin Mouzoukos; Keli Myers; Lindsey Myhre; Hicham Naciri; Kim Oblak; Lisa Palma; Tom Papagiannopoulos; Laura Parham; Skott Pope; Lance F. Potter; Emily Reynolds; Diane Rieder; Andrew Rogers; Mark Sekula; Kristin Shultz, CSE; Charles A. Smith; S. Maxwell Smith; Greg Sol; Matt Stephenson; Greg Strizich; Fred Trusty; Audra Weber; Rick Weiss; Mark Willden; Blair Wingert; Wendy Wohr



CEO Institute II

Graduates in alphabetical order (full roster at cues.org/ceoinstitutell): Gary Angeles; Melissa Ashley; Tom Barnard, CSE; Daniel Bock; Robert F. Bregler; Mark D. Brewer; Dolores Broeske; Stephen Brosinsky; Jonathan Brunso; Chad Burney; Tori Burton; Lynn Calvert; Lesley J. Carlson; Lynn Ciani; Brad Dewey; Jason Elliott; Jennifer Fasking; Christopher T. Fitzgerald, CME; Rebecca Gerothanas; Tara Graff; Becki L. Hagerman; Jill Hall; Jimese Harkley; Heath Harrell; Thomas Hast; John Hays; Kendra Holland; Linda Hoover; Darcy Jacobs; Roman Jaworsky; Kurt Johnson; Bill Karls; Brian Kennedy; David Klavitter; Diana Kot; Megan LaPuma; Matthew F. Levandowski; Sherri Mannausau; David Mann; Kevin Martin; John Moore; Kevin Myas; Teresa Owens; Jason Panchyshyn; Paul Phillips; Jon Probst; Kipp Raboin; Kelli Ragland; Paul Reilly; Jeff Reinhard, CSE; Catherine Ricker; Brian Ross; Wayne Sisco; Deena Smith, CSE; Mike Tufegdzych; Renee VanDeWoestyne; Laura Wante; Rosalinn G. Wedge; James M. Wileman; Trent Williams; Chad Willis; Brice Yocum; Mark Young; Celeste Zibelli



CEO Institute III

Graduates in alphabetical order (full roster at cues.org/ceoinstitutelll): Valerie Alsip, CCE; David Araujo, CCE; Neil Archibald; Scott A. Arkills; Jason Bauer, CSE, CCE; Lora Benrud, CCE; Brian Berrett, CCE; Belinda Caillouet, CSE, CCE; Elizabeth J. Carr; Josh Cook, CCE; Donald J. Croteau, CCE; Kevin Crowe; Diana Cruz; Steven Dunn, CCE; Jana Erny, CCE; Bryan Furber, CCE; Steve Glonchak; Stephen P. Grech; John Haggarty; Todd Hall, CCE; Cindy High, CCE; David Hill, CCE; Ev Hopkins, CCE; John Howard; Araceli Iraheta; Blanche L. Jackson, CCE; Doug Jones, CCE; Terry Katzur, CCE; Laurie LaChapelle, CCE; Megan LaPuma; Becky Lee; Jasiel Legon; Stanley P. Leicester II; Thomas G. Lent; Frankie Letson, CCE; Steve Matejka; Susan McCarver, CCE; CJ Meyers; Robert Miller, CCE; Alan M. Musselman, CCE; John Phipps, CCE; Elizabeth Ponder, CCE; Robert Rayburn, CCE; Jay A. Reed, CCE; Greg Roche, CCE; James K. Roy; Chaz Rzewnicki; Soma Sarkar, CCE; Gary Schuette II; Alan Stoltenberg; Bryan Thomas; Brent Turman, CCE; Lance Unger, CCE; Scott VanZandt; Steve Webb, CCE; Kim Westphal; Diana Wozniak

need to do to assist our team so they can assist our members.”

Webb says one of his CEO Institute between-segment projects helped him with change management at his CU. At the time, Webb was interviewing for CEO, and the organization was going through a core conversion and changing board chairs.

His project looked at what would need to be communicated when, how to set the stage for action by taking certain immediate steps, and also the action steps needed to bring everything to fruition. The “project” ended up being a very useful real-life tool that he put into action when he became CEO on Dec. 1, 2015.

In doing so, Webb learned to use caution when communicating vision. “I discussed with every department and location the things I wanted to do,” he explains. “A couple of things have yet to come to fruition after 18 months (but are nearing completion now). We had a [massive] flood [in Baton Rouge] and a core conversion, but when you speak passionately

about things you want to do, people expect them to get done.”

Unequivocal Quality

Both Yocum and Webb found the CEO Institute experience to be exceptional educationally and for networking.

Yocum, a former MBA program director, considers himself relatively hard to impress with professional development courses. But at CEO Institute II, he says, “it wasn’t just ‘We’re going to give you our packaged leadership development and you’re going to apply it yourselves.’ The professors there are really at the top of their fields, but then they were also really good at instructing.”

Yocum found the same high quality in his classmates. “An extremely important part of learning is ... who’s experiencing it with you,” he says. “CEO Institute brought together a great level of senior leadership but also a diversity of geography, size of institution and experience.”

Webb tells a parallel story. He wasn’t

able to attend CEO Institute III with his original class because of the flood in his city and instead entered the Darden classroom with 56 “strangers.”

“After a few short days,” he says, “I made a whole new group of professional colleagues that I can now share with and ask about things going forward.”

Lisa Hochgraf is *CUES’ senior editor*.

Resources

CEO Institute I, II and III
(cues.org/ceoinstitute)

Strategic Innovation Institute in July at Stanford University (cues.org/sii)

CEO/Executive Team Network in October in Las Vegas (cues.org/cnet)

Elite Access™ Virtual Classroom
(cues.org/eliteaccess)

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Data-First Cultures

Numbers help credit unions know their members better.

By Stephanie Schwenn Sebring

Data, macro or granular, can lead to some surprising truths. It can also reaffirm current beliefs. It's clear, however, that leveraging data in new ways can help you make better decisions every day—for your credit union and your members.

“More and more, credit unions are making data analysis a daily activity,” says Jeff Rosenbeck, leader/enterprise analytics and business intelligence at CUES Supplier Member PSCU (*pscu.com*), St. Petersburg, Fla. “The innovators are migrating from static reporting to dynamic trending, not only the broad macro items but also watching granular pieces of data for a variety of reasons—from fraudulent usage patterns to promotional (card) balance pay-offs and just-in-time operational processes, such as rush plastics.”

Daily analysis also enables you to leverage data in more insightful ways. “Perhaps you start to analyze data with one focus, and it expands to a complementary focus, and then to something else entirely,” submits Rosenbeck. “Interacting with data every day can provide wider implications and improve processes and risk management.”

For example, compliance experts track at-risk accounts for out-of-pattern behaviors and discrepancies. Marketers drill down to website hits, online ads and the Google AdWords bringing in new viewers; they analyze campaign headlines and email subject lines while monitoring click-through rates. Branches track whether follow-ups are happening on time for improved member service. The key is determining the right analyses—whether it's for fraud detection, promotion or product penetration, or serving members.

Watching data daily also lends insight into behavioral trends and shifts and leads to the discovery of new data. “A credit union can view these shifts and create actionable items to address new behaviors,” explains Rosenbeck. Examples might include monitoring your members' migration to estatements, tracking an ad campaign's effectiveness, or watching usage benchmarks from cycle to cycle. As you're watching the trends, it's important to keep a keen eye out for other data connections or implications that you could be making.

Daily data analysis also stimulates discovery. “You may start in one place and end up somewhere altogether different,” continues Rosenbeck. “Data allows you to validate assumptions, but it also prompts you to start asking other questions—questions that



might not come to you naturally.”

For example, “Suppose you’re monitoring debit and credit card purchase transactions,” offers Rosenbeck. “You will often see a sine curve, with many low users followed by a long-tail of high users. You see a lot of potential for usage, but not the factors driving this potential.

“What are the characteristics of high transaction cards (your positive outliers) that are different from low users? What are they doing that is similar?” asks Rosenbeck. “Use your data to track and understand the differences and commonalities of your positive outliers. Once you understand these, you may find some of the commonalities (similar attributes) in the low usage group – and adjust your marketing approach.”

Leveraging Data for a Better Member Experience

“We use data to generate highly targeted campaigns and improve the member experience. It’s at the heart of every

member interaction,” says Sue Rising, VP/marketing for \$3.6 billion Members 1st Federal Credit Union (*members1st.org*), Mechanicsburg, Pa. “Our goal is to provide the right product, at the right time, to the right member. To achieve this, we merge multiple sources of data within our CRM, which coalesces most all data within our CU, including the core, lending system, mortgage system and Visa.”

Rising adds that the landscape is constantly changing, and sometimes the challenge is first determining what data you have. “Like most CUs, we have data stored in numerous places,” she adds. “It’s essential to know how and where to integrate all of your sources of data.”

Start by collaborating with all the departments in your credit union to understand what systems they use, what data is contained in each and if it is a third-party system, advises Rising. “From there, create a plan to add pieces of data that will allow you to become ‘smarter’ when marketing to your members.”

Dialing Into Market Segments

Daily analytics have helped \$4.5 billion BlueShore Financial Credit Union (*blueshore-financial.com*), Vancouver, British Columbia, redefine and evolve its marketing strategy, which, based on intense data research, targets affluent Vancouver residents.

“Research pointed to a sizeable yet underserved market,” explains Catharine Downes, VP/marketing. “It was only by digging into (and understanding) the data that we discovered what our members truly needed—expert, proactive advice from experienced advisors to help time-starved individuals achieve overall financial wellness.”

A host of research sources and methodologies helped to determine this strategic direction for the CU, including reports from the (then) Council on Financial Competition, focus groups (clients and non-clients) with some facilitated by Ipsos-Reid (*ipsos.ca/en*), and other wealth and investment research analyses.

Today, the CU uses Ipsos-Reid for its



Maximizing Data at Provident Credit Union

Super Reward Checking: Data precipitates a fundamental change in product design.

At \$2.4 billion Provident Credit Union (providentcu.org), Redwood Shores, Calif., Super Reward Checking is a flagship product targeted to a broad range of members and used as a tool to become their primary financial institution. Its main feature is a high rate of return on balances if members meet certain transaction criteria. Previously, the requirement for the higher rate was 10 monthly debit transactions from the account.

“After surveying our Super Reward Checking members and segmenting based on spending and behavioral patterns, we discovered a loophole in product design: [Some] members were performing incremental transactions to earn the high rate paid on their balances. We decided a change in product design was required,” explains CUES member John Haggarty, VP/marketing for the CU. “The product wasn’t meeting our goal of increasing monthly spend total (with this segment) or solidifying the PFI relationship.”

Because of the data analysis, the CU could not only see the extent of the group but also subsequently changed product requirements from frequency of spend to total monthly spend. “Rather than making a change based on instinct, we relied on the data to support the change,” Haggarty says.

Since implementing the change, Provident CU has seen a 34 percent increase in median spend per Super Reward Checking account.

Auto Loans: A change in preapproval criteria based on data insights provides a dramatic lift in response.

In years past, Provident CU routinely mailed one auto loan solicitation a year to a range of prospects, based on credit scores. “We assumed these groups, no matter their score, would respond the same,” explains Haggarty. “Through data analysis, we determined that higher scores didn’t respond to the offer nearly so well compared to those with lower scores. It led us to make a significant change in how we purchase our direct mail lists and the criteria we select, which now focuses on the middle group of credit scores and eliminates high scores altogether. By homing in on the right group, we can mail offers more frequently. Now, we’re mailing loan offers four times per year to these middle groups, yielding a much higher response rate.”

This table shows the before and after results in non-member auto loan pre-approval campaigns. Using data to tweak its list criteria, the CU increased efficiency while funding more auto loans.

	Prior to Criteria Change	New Criteria Implemented	% Change
Non-Member Records	48,499	39,809	-18%
Loan Applications	211	335	59%
Fundings	123	184	50%
Funding Volume	\$2.82 M	\$3.83 M	36%
Funding Response Rate	0.25%	0.46%	84%

annual survey of all members and a benchmark study within the local trade area of consumers who deal with other financial institutions to help understand more about what’s important and how BlueShore Financial performs in comparison.

Data remains at the heart of the CU’s day-to-day business strategy, empowering every department, branch or employee—at any level—to pull the data they need. “We are extremely transparent,” adds Downes. “Anyone in our organization can view and analyze the data.” The CU also relies on CRM data (rather than a core processor) to drive all member service decisions.

“We dial down to minute details to serve our members and offer the products for their needs, examining demographics such as lifestyle codes and estimated financial holdings, and cross-referencing these to our large amounts of internal data,” explains Downes.

She adds that the CU licenses external third-party data and is moving to a suite of databases from Environics Analytics (environicsanalytics.ca), Toronto. “We incorporate these into our enterprise segmentation modeling and the information is a foundational element of our targeted niche strategy.

“We also keep impeccable notes on every member, recorded into our CRM with every interaction and contact,” says Downes. “There is never a need for a member to repeat a question or request or retell their story, regardless of who they speak to.”

For BlueShore Financial, CRM is a top-down process, “with absolute endorsement by the CEO and executive team,” adds Downes, and embraced by the entire CU. “The dependence on data is pervasive throughout our culture,” she continues. “It provides a 360-degree view of our membership and the CU. And for an employee to excel at their job, they need to be an advocate for data.”

Downes believes that curiosity is key to successful data analytics.

External resources may provide perspective on best practices but “internal marketers must also increase their personal knowledge and be up to speed on data analytics,” stresses Downes. “They must understand the data universe they’re operating in before and during the creative process, how data is used by the end-user, and how it aligns with the CU’s overall business strategy.”

If marketers can understand the data, they can see consistencies or the holes

in member service, product adoption and usage rates. “Treat these holes as opportunities,” she adds. “Follow trends. And determine how you, as a CU, can evolve with the changes you’re witnessing.”

What to Track Daily, Weekly, Monthly, Quarterly and Yearly

“Every CU you ask should have a different answer” about what data to track and how often, says Rising. “For us, monitoring daily referrals and call-backs, complaints (‘pain points’), as well as fraud, is essential. Weekly we measure email campaigns, targeted marketing campaigns and messaging, and click-through rates for online ads. Monthly, we review product penetration and balance levels. Quarterly, it’s market share and member retention and brand awareness. Annually, it’s a combination of these and brand awareness. Ultimately, tracking should center on your business goals and improve the member experience.”

The CU measures market share based on data from the FDIC/OTS Summary of Deposits (fdic.gov/bank/statistical) and NCUA Form 5300, population and demographic information from census data, as well as list purchases for markets served; it measures brand awareness through an independent research company.

Rising also recommends tracking increases in the share of wallet and net income, growth in product penetration and balances, and monitoring Google Analytics to understand why people are visiting your website and what they are looking for. “We monitor digital channel trends (AdWords, email, social media, etc.) to understand what brought them to our site. This allows us to optimize our advertising daily, which in turn leads to a higher ROI.

“For loans, we observe the type of application, the amount applied for, and how much was funded,” adds Rising. “For marketing, we track CRM referrals and how well we’re following up. Timely follow-ups are critical to creating a good touch with members.”

Cyclical website trends are another observation, with spring being the best for construction loans, motorcycle and home equity loans; summer for unsecured loans and lines-of-credit; and the fourth quarter for credit cards.

What has been most unexpected for Rising? “This may not be unexpected,

but the term ‘big data’ is for real,” she stresses. “You don’t realize how much data there really is, but understanding the scope of your data and being able to tap into the right data is key to developing your plan. Continue to delve into your data so you can become better at serving your members.”

Currently, Members 1st FCU relies on propensity data models developed with a partner-vendor to study attributes of member subsets that have the propensity to use additional services. It also uses those models to tweak and massage criteria based on the target market acceptance of offers.

“But we’re moving towards predictive models, which will enable us to make predictions about what our members will need in the future,” says Rising.

Using Data to Drive All Decisions

“We take a slightly different approach with our research and analytics team at Provident,” says CUES member John Haggarty, VP/marketing for \$2.4 billion Provident Credit Union (providentcu.org), Redwood Shores, Calif. “Usage goes beyond marketing and segmentation. We strive to incorporate data analysis into everything we do and every decision we make.”

At Provident CU, cross-functional teams comprised of subject matter experts use data to improve processes and eliminate errors. “We’ve also developed an LSS program (Lean Six Sigma program, leansixsigma.institute.org) that requires data to be at the heart of process improvement,” explains Haggarty.

Widely used in production environments, LSS helps weed out potential problems or mistakes before they happen. “It also helps you to make decisions and improve processes by relying on a data-driven culture,” says Haggarty. “We require representation from multiple departments in the LSS process. Once an employee has served on a committee and used the LSS process to complete a task, they receive an appreciation gift, which includes a mug with the quote: ‘Without data, you are just another person with an opinion.’

“We rely on the data to aid in decisions, not what we assume,” offers Haggarty. Today, reliance on data for daily decision-making has permeated the entire organization. “It ensures constant communication, that everyone is on the same page, and that teams analyze the data together to provide



Data is important at Provident CU, where employees use these mugs.

recommendations,” he says. “It removes the bias.

“It’s equally important to analyze and understand what the data is telling you, to challenge your assumptions,” concludes Haggarty. “Follow the story your data is telling you to improve your members’ overall experience.”

Stephanie Schwenn Sebring established and managed the marketing departments for three CUs and served in mentorship roles before launching her business. As owner of Fab Prose & Professional Writing, she assists CUs, industry suppliers and any company wanting great content and a clear brand voice. Follow her on Twitter @fabprose.

Research Resources

Mining Millennial Data (cues.org/0617mining)

CFO Focus: Steering with Business Intelligence (cues.org/0916cfofocus)

Playing Your Cards Right: Data analytics sharpens focus of credit card marketing (cues.org/0716playing)

Thinker, Tailor, Partner, Spy: Data management is one of many roles for marketing business analysts. (cues.org/0716thinker)

Inside Marketing: Getting Smart With Member Data (cues.org/0116insidemarketing)

The Power of PR

A strong public relations program will help your credit union achieve its growth strategies.

By Bryn C. Conway



Video Killed the Radio Star” by the Buggles was the first video played on MTV in August 1981. It turned out to be not only a prescient choice but is now a truly iconic symbol of how the music industry was shifting away from the dominance of commercial radio as the preferred marketing channel. MTV turned the marketing strategy model of the music industry on its head in the 1980s.

A similar evolution is happening in marketing, where public relations strategy is overtaking traditional advertising as the preferred method for connecting with consumers. Today, consumers have the ability to avoid commercial advertising by fast-forwarding through commercials, subscribing to satellite or online radio, or using an app to get their traffic reports. Advertising is becoming less and less the norm for how your members and potential members are getting information about companies, products and services.

To remain relevant and reach your market, you need to shift your focus from promotional advertising to a strategic public relations approach.

The Benefits of PR

A good PR strategy is the best way to help you raise awareness of your brand, maintain your relevance, establish credibility and save money. These are all an integral part of achieving growth for your organization. Regardless of how you want to

grow—organically by existing members using more products and services, adding new members from current select employer groups, bringing new SEGs into your credit union or growing through merger—developing and consistently implementing a good PR strategy is a cost-effective way to ensure your organization’s success.

Raise awareness. At the foundation of every brand are the answers to the questions “who are you?” and “why should a consumer or business choose you?” People and organizations cannot engage in business with you if they don’t know you exist. They won’t buy from you if they don’t know why you are relevant to them. You need to tell your story in multiple channels and remind potential members and business partners about who you are (your name), what you believe (your mission) and how you do business (your values).

Maintain your relevance. A PR strategy also has the benefit of keeping your business and brand relevant and helping you make emotional connections with your members.

For example, if you serve the military community, tell the story of what your CU does to help members of the military and their families. This will resonate with members and also position your CU to be a potential partner for new SEGs and charities that also support the military community.

Establish credibility. Having your story told in your local newspaper, by an industry publication or by key stakeholders via social media lends credibility to your message. Having a reputable organization cover your

CU’s activities provides credibility and strengthens your reputation for doing business with honesty and integrity.

Save money. Perhaps the greatest benefit of a PR strategy is that your CU can tell its story in your local newspaper, on the radio, on TV or via social media with a broader reach and with less expense than advertising can provide on its own. This should please the CFOs and CEOs reading this article! However, you do need to recognize that resources have to be committed to engage in PR strategy and implementation every day.

To reap these benefits, follow these four fundamental components of a PR plan.

1. Make PR a Core Function

It’s easy to let PR fall to the wayside. You may have the best intentions, but it is likely that PR strategy and implementation are not the primary responsibilities of someone on your team. The result is that the story you were going to tell is stale, the event is over and you forgot to call the reporter—or the member you were going to ask for a testimonial is unresponsive. That’s why it’s so important to develop a PR strategy that has the same level of priority as your traditional advertising and marketing campaigns.

If PR is not currently an organizational priority, you may need to start by explaining why it is so important to your key stakeholders. From your front office to your back office and from the executives to the interns, everyone needs



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- **Double Cover:** Add \$250,000 of additional insurance to primary coverage limits on *all* classes of accounts.
- **Custom Cover:** Add up to \$250,000 of additional insurance to primary coverage limits on *specific classes of accounts*; such as: IRAs, MMAs, Joint Accounts, CDs, PODs, etc.
- **Select Cover:** Add from \$100,000 to \$5,000,000 of additional insurance to primary coverage limits on *select classes of large balance accounts*; such as, Business Savings Accounts, MMAs, PODs, Public Funds, etc.

* Select Cover not available in Texas, Washington or Florida, and credit union maximum limits of liability apply in all states of operation.



to understand that PR is significant at your CU. As you are developing your PR strategy, ensure that you are talking about the reason it is important and why you are dedicating resources to it.

Make sure someone on the marketing team is responsible for PR strategy and implementation. Then make it part of their goals! Ensure that it is part of their performance evaluation to implement tactics that help achieve your strategy and report results to management. Try these tactics:

Establish a communications calendar. Frequently, organizations think of public relations as occasionally issuing press releases and standing in for a photo op. Keep in mind that you shouldn't wait until relevant news knocks on your door; you need to proactively plan for and create it.

The responsible party should document all of the events relevant to your community and how you participate in them. But when you think of community, don't only think of geography; you should think about what's relevant to your SEGs as well.

Document in the calendar what events you sponsor or where your employees volunteer throughout the year. The ideal situation is that you have something relevant going on every month. If there is a gap in your calendar, you should be looking for ways to participate in something relevant to your SEGs and your community.

Make media contacts and check editorial calendars. Recognize the importance of working with the media and be proactive. Call your local papers, chamber of commerce and community organizations to find out who covers the topics of business and community.

Go a step farther and get to know your media contacts, and find out how you can make their jobs easier. Ask about formatting information, deadlines and about their organization's editorial calendar.

Use the editorial calendar to make suggestions for articles and offer interviews with experts at your credit union. Be sure to time releases with relevant topics on the editorial calendar. Work together to make both of your jobs easier!

2. Document Your Story

The foundation of effective PR is consistency in message. To start, define the elements of your CU's story. For example,

if there were only one or two things someone would recall about your CU, what do you want them to remember? Start the development of your PR strategy by composing your story, including this main theme.

Often CUs mistakenly start their stories by elaborating on their humble beginnings. If you want your market to remember that you are convenient and have the latest technology, you probably don't want to focus on communicating about the nine individuals who ran the CU out of a shoebox 60 years ago.

Keep your story simple and focus on who you are and who you aspire to be. Make it compelling and be consistent. Every piece of communication you produce should roll up to reinforce the essence of your CU's story.

For example, if your story is rooted in serving the technology industry, all your communication, whether talking about a new product launch or the number of hours your employees volunteered in your community, should have the main theme of how your credit union helps serve the members of the technology industry.

Try these tactics:

Write a boilerplate for your message. Compose one or two sentences that tell your organization's story related to your mission or core purpose and then use this language consistently in your press releases, on your website, in your social media channels and in your member communications.

Your boilerplate should be reviewed annually to make updates to the facts, such as the number of members or branches, but should remain fundamentally consistent in message year-over-year.

Document key words and phrases. Examine your mission, vision and values. They should be representative of your story and the direction of your brand. If they aren't, you need to start your story development by revising them. If your mission, vision and values complement your story, look for and document commonalities in your language, such as how you speak to and with your members.

For example, if your mission includes the word "help," then you need to ensure when you are telling your CU's story that you use "help" rather than "assist."

Do you have key service phrases that you ask employees to use with members? If so, those should enter into your

documentation as well. It seems minor, but repetition is important.

3. Provide Relevant Content

The major value exchange between media outlets and your CU is that they get relevant content that informs their audience and you get to tell your story in an authentic way without paying for advertising. Know what is newsworthy! Stories that are relevant to the community are what propel your message to the forefront.

Reporters often are looking for experts to interview for news stories. Providing these experts should be an essential part of your PR strategy. To develop your expert position, you need to decide what topics your CU and key people in your organization can speak to authoritatively. Try these tactics:

Create content buckets and a message map. Position your executives and/or board members as pundits. They haven't risen to the top of their chosen discipline by chance. They are experts in their fields, so use them in your PR strategy. Interview your executives to find out what issues in IT, lending, marketing or operations they are passionate about and then craft a message sheet for each one.

Next, integrate this into an overall message map for your CU. Each one of your executives should be communicating a different aspect of your story. For example, your CEO should talk big picture about why your CU does what it does—mission, vision, values—and how your CU works to help all members. Your lending executive might be an expert on the housing market, and your CFO should be able to speak about economic trends.

Leverage your executives to broaden your story and demonstrate the credibility and expertise in your organization. Use the message map as a part of the communication calendar for your organization and make sure that your executives' social media profiles are congruent with your map.

Coach and train your experts to stay on message. While speaking on the topic at hand, your experts should remember that their job is to also tell the credit union's story. Have them practice talking on topic and interjecting relevant connections to your CU's mission, vision and values. Train them to avoid going

off-message or turning an interview into a personal soap box. It's a great idea to have them practice in front of a camera or record a mock interview numerous times before they go live with a reporter.

4. The Best Defense Is a Good Offense

You don't want the first thing your community or potential business partners hear about you to be negative. The old adage "the best defense is a good offense" is also known as the strategic offensive principle. You gain a strategic advantage by proactively dominating the message. Be vigilant about monitoring what others say about your brand. Try these tactics:

Google yourself and set alerts. Set a schedule and make it a responsibility of someone on your team to regularly search your CU's name and the names of your board members and executives. It might seem silly, but that is the first thing a potential member, employee or business partner does to find out more about your credit union—they Google it! Similarly, set alerts for your key community and SEG contacts. This does two things: It lets you know when your CU or key personnel have received a mention, and perhaps more importantly, it lets you know when your key contact at a SEG is in the news. Now, you can reach out with congratulations or, if the news is bad, you can offer to help.

Read reviews and establish responses. Read sites like *yelp.com* and *glassdoor.com*. Also make sure that you have a mechanism and consistent response for online reviews, good or bad. Reviews with no response send the message to your members and community that you don't care and aren't responsive.

A good PR strategy is the best way to help you raise awareness of your brand, maintain your relevance, establish credibility and save money. These are all an integral part of achieving growth for your CU. So the next time you listen to the '80s station, think of the strategic shift that MTV imposed on the music industry and let it be a reminder to you of how powerful a shift in strategy from

traditional marketing to an integrated PR and marketing strategy can be for your credit union.

Bryn C. Conway, CUDE, *principal of BC Consulting, LLC (bccstrategies.com), based in the Washington, D.C., area, is a long-time member of the credit union community and helps credit unions define their brands, develop their leaders and grow their market share.*

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PR Resources

PR Insight: Prepare for Video and Televised Interviews (cues.org/0316prinsight)

PR Insight: Enhancing Content Marketing (cues.org/1115prinsight)

Videos Showcase CU Caring (cues.org/1116videos)

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Dead Branches?

Experts disagree on whether technology used at physical locations can preserve CUs' personal bond with members.

By Richard H. Gamble

As the digital channel moves to supplant the personal one in consumer financial services, credit unions are striving both to serve today's members and prepare for the future by blending tech into their branch brands.

Brett King, noted author, speaker and fintech entrepreneur (*moven.com*), is predicting the crumbling of the foundation on which CUs are built—the warm, friendly branch.

“The credit union movement is predicated on differentiation through branch interaction based on excellent personal service,” he says. “When people no longer come to a branch for service, that differentiation is lost.”

The hard fact is that branches are becoming obsolete, King insists. Various research reports show that mobile banking is becoming increasingly popular and the number of branches is declining. In 10 years, just 30 percent of the branches that existed in 2000 will remain, King predicts.

Many CUs are investing heavily in save-the-branch strategies that are doomed to fail, he adds. “Planners adopt the Apple Store thesis: Tech-savvy consumers like to come into Apple Stores, so if we make our branches like Apple Stores, they’ll come. But they won’t. They’re not coming to branches because they don’t need to. They’ve changed their behavior, and you can’t overcome a behavior change with a new branch design. The only way to keep them coming to the branch is to remove the digital option, and that will never happen.”

Branding with Technology

Some CU leaders with skin in the game see it differently. A technologically advanced branch can be a potent brand-builder, insists Brian Nesgoda, chief information officer and SVP/risk management at \$750 million Sikorsky Credit Union (*sikorskyfcu.org*), Stratford, Conn. “Our stated brand promise is to be ‘easy, simple and consistent.’ We’re near the end of a big project to streamline the experience of a member who comes to one of our branches”—and the experience of a member who doesn’t come in. “We’re about to roll out online account opening,” he reports. “We’re pushing as much functionality as we can to members’ mobile devices.”

Nesgoda doesn't think branches will completely disappear. “There will always be a role for the physical branch. We want to be efficient and convenient for our members, but we don’t want to lose personal contact and relationship-building. It’s critical to be their trusted advisor. You can build trust through phone conversations and live online chats, but meeting face to face will always be a special opportunity.”

Given the ease with which documents can be shared and signed digitally and the ability to hold video ‘face-to-face’ consultations, Nesgoda can’t think of a single financial service that couldn’t be done digitally in time. But he also thinks there are people who can’t be successfully moved to the digital channel 100 percent of the time. “People are still social creatures,” he observes. And it’s good to be able to fall back on a branch if digital self-serve





systems don't work for any reason, he adds.

Nesgodia likes the idea of using technology to recognize a member when he or she walks through the door of a branch. "It's important to know who just walked in, to immediately call up the member's data from the CRM and to greet him or her appropriately. We can't do that yet, but it's our goal."

Branch Survival Strategy

\$290 million Tampa Bay Federal Credit Union (tampabayfederal.com) is taking steps to create technology-enhanced branches members will want to use. Last year, the CU installed Omnix Lobby Tracker from FMSI (tinyurl.com/omnixlobby), Alpharetta, Ga., reports Maggie Robarts, AVP/sales and service. The tracker records live activity in the CU's five branches and generates reports that quantify traffic and can highlight efficiencies and inefficiencies, she says. "We were able to identify at least one process that should be moved to a back office function, so our front line could focus on sales and service for our members."

She hopes to reach the point where the software will aid staffing and scheduling. "The product offers this capability by reviewing reports to determine busier days/times, and it also lets me review the stats by branch to see if we are staffed adequately."

"Some of our branches today operate without a receptionist," she explains. "A member enters and signs in on an iPad mounted on a stand near the door. The

member's name and reason for the visit pop up on the screen of an employee, who comes to help the member."

The software tracks which staff members are present and offers members the opportunity to meet with those specific people.

The software also expands a manager's reach. "Carri Alvarez is the manager of three branches," Robarts notes. "She can log in remotely and see the traffic in all three branches in real time."

The CU also has contracted with DocuSign (docusign.com), Seattle, so that loan documents can be signed digitally. And it has introduced MeridianLink (meridianlink.com), Costa Mesa, Calif., for online account opening, according to Robarts. The future could involve introducing interactive teller machines that would function as an ATM/cash recycler combo, Robarts says.

"It would expand self-serve options. There would be a screen. A member who needs help could hit a button and have a real-time conversation with someone they could see in our contact center."

The current two-channel strategy—digital and physical—is looking stable and permanent to Tampa Bay FCU's leaders.

"We expected the digital channel to grow and the physical channel to shrink," Robarts observes, "but that's not happening. The online channel is getting more robust all the time, and activity is growing, but we haven't seen a drop-off in foot traffic in the branches or phone calls to our contact center. We've given members a choice, and they're picking

both. The same members who do things online still come to the branches."

Staff size in the branches has stayed about the same, but job descriptions and skill sets have changed, Robarts reports. "We're looking for people with social skills and an affinity for sales, people who will engage members in conversation and explore possibilities. The people we hire for our branches and contact center look a lot like the people we hire for our front-line sales effort," she explains. "The most valuable employee now is the universal representative—the resourceful person who can do almost everything."

Tampa Bay FCU closed two branches during the great recession, Robarts says. "Our geographic footprint is fairly compact, so members could still get to a reasonably close brick-and-mortar location." But now the CU is building its sixth branch as an economical "storefront" operation. "Our target demographic is low- to moderate-income members, so we want to build the branch where they'll come. We're happy now to start with a storefront to build traffic. We can expand it later to a full-fledged branch if the usage justifies it."

Digital Differentiation

King shakes his head about such efforts. He is convinced that attempts to differentiate through members' branch experience are doomed to fail. "Research shows that the member experience that counts now occurs more often in the digital channel than the branch channel," he reports. "The relationship with the member is migrating to a relationship with the member's mobile device." Quartz reported way back in 2015 that more people used their phones than visited a branch to do their "weekly banking" (tinyurl.com/mobvbranchquartz).

King says a CU needs a different mindset to differentiate itself in the digital channel.

"Huge databases that feed analysis and tracking engines make it possible to know your member in ways that were impossible before," he points out. "If you can see what's happening in a member's personal life, you can step up with the right service at the right time." His example: You track the member as she walks into her grocery store. You know she usually spends over \$200 on these visits, her checking balance is \$140, and her automatic payroll deposit won't post until that night. So you alert her to the potential shortfall and offer a small loan or one-time overdraft protection or

advise her to use a credit card.

That kind of a situation is what King calls differentiation. But some industry leaders say such tracking is just creepy. And while the debate goes on, the stakes get higher.

One vote for “creepy” comes from Paul Seibert, CMC, a Seattle-based consultant (tinyurl.com/linkedinpauls) specializing in CU branch issues. Trading on intimate details gleaned from databases could backfire, he cautions. “Most people we talk to don’t want their profile flashed in front of the whole branch staff,” he says.

“CUs need to be careful when substituting high-tech convenience for brand engagement,” Seibert adds. “Almost every financial interaction can now be done remotely, from anywhere at any time, using generic technology. But people still want to talk face to face with another person about their money and how financial decisions will affect their future,” he insists. “A purely technical interface will only suit a small number of members.”

Fighting Friction

While the future of branches is hotly debated, everyone, including Ted Bilke, wants to eliminate friction. He recently needed to have a document notarized, so he made that rare trip to a branch of his billion-dollar CU and discovered that he was fifth in line. So he waited. “That’s the way it’s always been, but it’s not the most efficient way,” he observes.

In addition to being a CU member, Bilke is president of Symitar® (symitar.com), San Diego, the division of Jack Henry & Associates behind the Episys® core platform. And Bilke has a solution to that waiting problem: a Symitar feature introduced earlier this year called Appointment 365, a member-generated, web-based appointment scheduling tool.

“If a CU offers it, a member, through a single sign-on, can click on a button on their desktop, mobile or tablet-based banking app and set up an appointment to see the right person at the right branch at the specified time,” he explains. “It’s kind of like Starbucks, where you preorder and prepay and just grab your order and leave when you walk in.”

Historically, members calling ahead to make appointments in branches was a low-volume activity, but as CUs shrink the size of onsite staffs and expand their wealth

management and business services, and as more users keep their schedules in their smartphones, high-tech scheduling tools have become more popular.

A product called Radius (intelenetglobal.com) is now available in the healthcare

“The same members who do things online still come to the branches.”

Maggie Robarts

industry for scheduling off-site appointments for increasingly mobile nurses that go to patients rather than expecting members to come to them. Jack Henry doesn’t offer a parallel service yet, but Bilke considers it “a logical extension of what we’re doing.”

Branch software like Appointment 365 and Omnix Lobby Tracker can schedule appointments, sometimes from smartphones or laptops, track the amount of time spent in the meeting and report results or identify the next step, Seibert explains. At the top end, they can schedule a conference room, display a digital greeting when the member arrives and show the name of the staff member and the service under consideration. It can even provide the required notification about an employee’s status (i.e., not a credit union employee) when a member signs in for investment services.

Bilke thinks that technology can actually support warm, personal greetings that build relationships. As CUs grow, branch staffs shrink and member visits become less routine, it’s less likely that a teller will recognize a member’s face. Rather than ask the member to fish ID out of his or her wallet, CUs are reaching for systematic recognition. That can mean swiping a card on entry. Or it can be biometric, with a thumb or hand print. Or, increasingly, it can be by the smartphone the member is carrying in a pocket or purse, he notes.

“I think we’ll see more near-field communication in branches,” he predicts. “Phone proximity may be the next evolution. A reader in an ATM, lobby kiosk or posted near a branch door may identify a member instantly by the radio frequency signal coming from their phone. That’s not happening in CUs yet, but it is being discussed.”

As credit unions begin to cultivate a relationship with a member’s mobile

device, what can happen relies partly on the credit unions’ technology and partly on the device the member chooses. “If a member uses Amazon Echo, credit unions have the opportunity to offer unique transaction types via digital channels with members that have an Amazon Echo, transactions not available to members without an Echo,” Bilke illustrates.

The fate of credit union branches may ultimately depend on whether financial institutions can turn back the fintech invaders or negotiate a productive peace with them, either through credit union service organizations, tech vendors or processor alliances, and make their offerings available in—or in place of—branches.

A fintech guy, King insists: “You can’t beat the fintechs head to head. They can access and deploy capital more efficiently and build a compelling experience. Their core competency is building digital relationships.” It would be prohibitively expensive for a CU with its high overhead to try to match the technology resources of a fintech. The solution, he says, is to partner with fintechs. Fintechs crave users; CUs crave digital technology. Make a date.

Richard H. Gamble is a freelance writer based in Colorado.

More on Service Technology

Facility Solutions: Integrating Physical and Digital Delivery (cues.org/0516facilitysolutions)

Facility Solutions: Smartphones Support Branch Performance (cues.org/0217facilitysolutions)

Facility Solutions: Hybrid Branch Solution (cues.org/1216facilitysolutions)

Facility Solutions: Is the Branch Dead Again? (cues.org/031511facilitysolutions)

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Veni, Vidi, Vici

To come out on top, executives need to lead the charge in reviewing vendor contracts.

By Bob Roth



History has it that Julius Caesar reported on a battlefield victory with brevity: “I came, I saw, I conquered.” Credit union executives can apply that to-do list with vendor contracts by taking the lead in monitoring third-party relationships and thoroughly reviewing the potential for improvements in advance of renewal.

Given that technology contracts form the foundation of member service delivery—and a big share of the budget—the job of ensuring that systems are operating optimally should not be delegated. Ongoing executive team involvement in building strong working relationships with vendors helps to ensure accountability and that the CU keeps pace with changes and upgrades.

When executives meet regularly with vendors, their CUs get consistently better results from technology systems, tap more productively into their functionality, make the most of updates, and get a jump on new features and products. For all those advantages, though, this level of involvement is relatively rare. In our experience, ongoing executive-level involvement in vendor relationships happens in only about one in three financial institutions.

Stay on Top of Service and Sales

We recommend that executives stay involved at the decision points and know enough about the process to weigh in on strategy throughout the contract term, typically five years. The executive

responsible for the line of business should attend quarterly meetings with vendors. These kinds of meetings are not common but do provide real value. Despite the negative connotations associated with sales presentations, these meetings can help CUs understand what vendors are working on and what new features and products are coming. Executives can keep pace with the evolving capabilities of key systems and get to know their account teams. When things go wrong, the CU will turn to the people on those teams for solutions.

Consider this analogy: A century ago, before department stores, traveling salesmen would roll into town with their wares. If you needed something, you had to get to that wagon because it might not be back for a year. The same goes for optimizing technology systems: On a regular basis, sit down with vendors to review the performance of existing systems and determine if new offerings support your strategy. You might find you're not using a product to its full capability or that you're using the wrong product to accomplish your goals.

Another essential function of these quarterly meetings is to address service problems and to review any outages in recent weeks. You can talk about how many help tickets you've had and any recurring questions about functionality. And you can look for new solutions for persistent quandaries. For example, an executive might say, “I was at a branch yesterday, and it took a member service rep seven minutes to open an account.

The hold-up was in getting members' signatures on documents and disclosures. What are we doing wrong? How is everyone else doing it?”

This proactive approach is the difference between being strategic in managing vendor relationships versus having a “break-fix” mentality—where if it's broke, you fix it, but otherwise you leave it alone, without looking for opportunities to upgrade. Progressive CUs view salespeople as a key part of their teams, helping to identify the best uses of technology. In financial services, you are your technology. You cannot be better than the systems that power member service. Treat vendors as the partners they are, so you can get the most out of the technology you're paying for.

Start Early on Contract Renewal

The golden rule of lining up the next contract is to start no later than 24 months before the end of term to maximize leverage and allow ample time for discussions and final due diligence on the full set of services for the upcoming term. Starting this conversation three-fifths of the way through a contract may seem way too early, but if negotiations break down for any reason, you will still have time to find a new processor and convert systems. The longer you wait, the clearer it is to your current vendor that you don't have other options.

Sometimes we hear executives say, “Come on, we're not really looking to switch systems, and our vendor knows

that.” But it’s not just about the core system anymore, is it? Your core vendor also wants your internet, mobile banking and debit card processing. If you decide you want to consider other options for one of those systems, you’ll need time to compare products and select one that will integrate with existing systems and provide an optimal member experience—or to circle back around to your current vendor, if necessary.

Other advantages of starting early are the potential to launch new products sooner and to switch to a new, less expensive price plan a year earlier if you complete negotiations by then. Credit unions often stop buying new products as a contract term nears, because they know adding those products at renewal will come at a price discount. By starting and finishing earlier, you may be able to get a jump start on new products and pricing.

Negotiations typically take six to nine months. Early in discussions for contract renewal, plan on a long meeting to get organized and go through the contract and recent invoices line by line. This is the time to ask: What are you using and not using to the full capability? What are you paying for? In one such recent review, for example, we saw a significant charge to a \$200 million CU for generating a file to send to a card processor. The credit union was paying \$7,000 a month, \$100 a file for an average three files a day all month long. That’s not normal. Someone needs to be noticing and asking about those kinds of charges early on, but you at least need to identify these issues at renewal time before committing to paying these fees for the next five years.

In short, take the time to examine the entire vendor relationship. It’s not the job of the vendor’s account reps to spot issues. They are working with too many clients to be able to do that, and besides, there’s no incentive for them to proactively look for ways to reduce costs.

Push for Guarantees

A primary aim during contract renewal discussions is to balance price, functionality and service, including negotiations to provide for better guaranteed levels of service, especially for member-facing technologies. Historically, these agreements have been weak in guarantees for level of service, with no mechanism to

hold vendors accountable.

We recommend a four-part framework:

- 1) defining hours of operations for all of your systems;
- 2) targeting a percentage of systems availability, the standard for when systems will be up and running during those defined hours;
- 3) specifying penalties if those targets are missed; and
- 4) setting out an option to cancel service if those targets are consistently missed.

It’s essential to look at all technology services when negotiating a core contract.

For example, a CU should be able to switch to a different vendor’s system without paying an early termination fee if the current vendor fails to deliver on contract terms that the system be available 96 percent of defined hours of operation for four or more of the previous 12 months.

Contracts traditionally have specified only the first standard, but financial institutions have become more persistent about adding accountability. Don’t expect vendors to add these terms voluntarily. The contract renewal process is an excellent time to bring up these terms and negotiate their insertion in your agreements.

Take a Holistic View

CUs need to look at all technology services when negotiating a core contract. Are there any systems you should consider moving to your core vendor—or away? The constant pull between integration and cost should be rebalanced regularly at renewal. CUs range along the continuum, from being cost-driven to going for service excellence despite costs. There is no one right approach.

Antithetical to this holistic view is getting caught in a loop where you’re signing a new contract for the core system one year, for internet banking the next year and for debit processing in three years. This constant cycle of renewals perpetuates a disparate approach to managing systems. By aligning contract renewals in the same time frame, you have more flexibility to assess the relative costs of various systems and evaluate the benefits of integration.

Be the Squeaky Wheel

If every credit union in the country

committed to this game plan of more in-depth periodic meetings and thorough contract reviews, would vendors have enough staff to meet the demand? Maybe not, but that doesn’t mean your credit union should follow the crowd. Make sure your vendors are doing their job by sharing their expertise and supplying the grease to oil the squeaky wheels in your systems. This approach takes more time but pays dividends in the form of products installed more promptly, staff trained to use systems to their full capabilities and perhaps even lower pricing.

An added dividend is better vendor relationships—not necessarily hugs and kisses, but a level of trust that everyone will fulfill their end of the bargain. When credit union executives stay involved with contract renewal and implementation, they work more productively with local and national account teams and they have a clearer understanding of how their systems work.

To survive in this industry, your credit union has to grow, and you need technology that will grow with you. If you are stuck with weak vendor contracts, the relationship is lopsided and the abilities of your organization to serve members may be jeopardized.

A natural byproduct of growth is increased responsibility to come to the table with vendors, to see all the available options and to conquer the best possible array of automated systems at the best possible price.

Bob Roth leads contract negotiations and payments for CUES Supplier member and strategic provider for technology and risk management Cornerstone Advisors (crnrstone.com), Scottsdale, Ariz.

More on Speedy Service

Tech Time: Is Your Vendor a Partner? (cues.org/1116techtime)

Tech Time: Policies and Vendors and Staff! Oh, My! (cues.org/0417techtime)

Challenge: Managing Multiple Vendors (cues.org/1016fiserv)

Fitting the Core to Its Pieces (cues.org/0217fitting)

Help Your New Chair Move Up

Here's what a top board leader needs to know to be successful—and what you need to know to help.

By Michael G. Daigneault, CCD, and Jennie Boden

Credit union boards often talk about ways to orient new directors. Many lament not having a defined process. Others have the CEO give an orientation on the credit union and its management team that doesn't go so deep as a true board orientation. Such limited approaches leave new board members adrift in uncharted seas, and it can take years for them to find their governance sea legs.

Another vital orientation process gets even less attention—the one for orienting new board chairs. Be honest. How much time have you given to thoughtfully defining the role of the chair and then—as objectively as possible—assessing and orienting the person who would best fit the role moving forward? If you are like most credit union boards, the answer is, unfortunately, “We really don't do that.”

Most CUs—maybe including yours—can do better with chair orientation. A first step for all directors to consider (since they could all become chair eventually) is to define the responsibilities of a chair, so your CU can map training to what the chair needs to know. Here are six key things your “board manager in chief” needs to be able to do or support.

1. Build a Positive and Healthy Board Culture and Structure

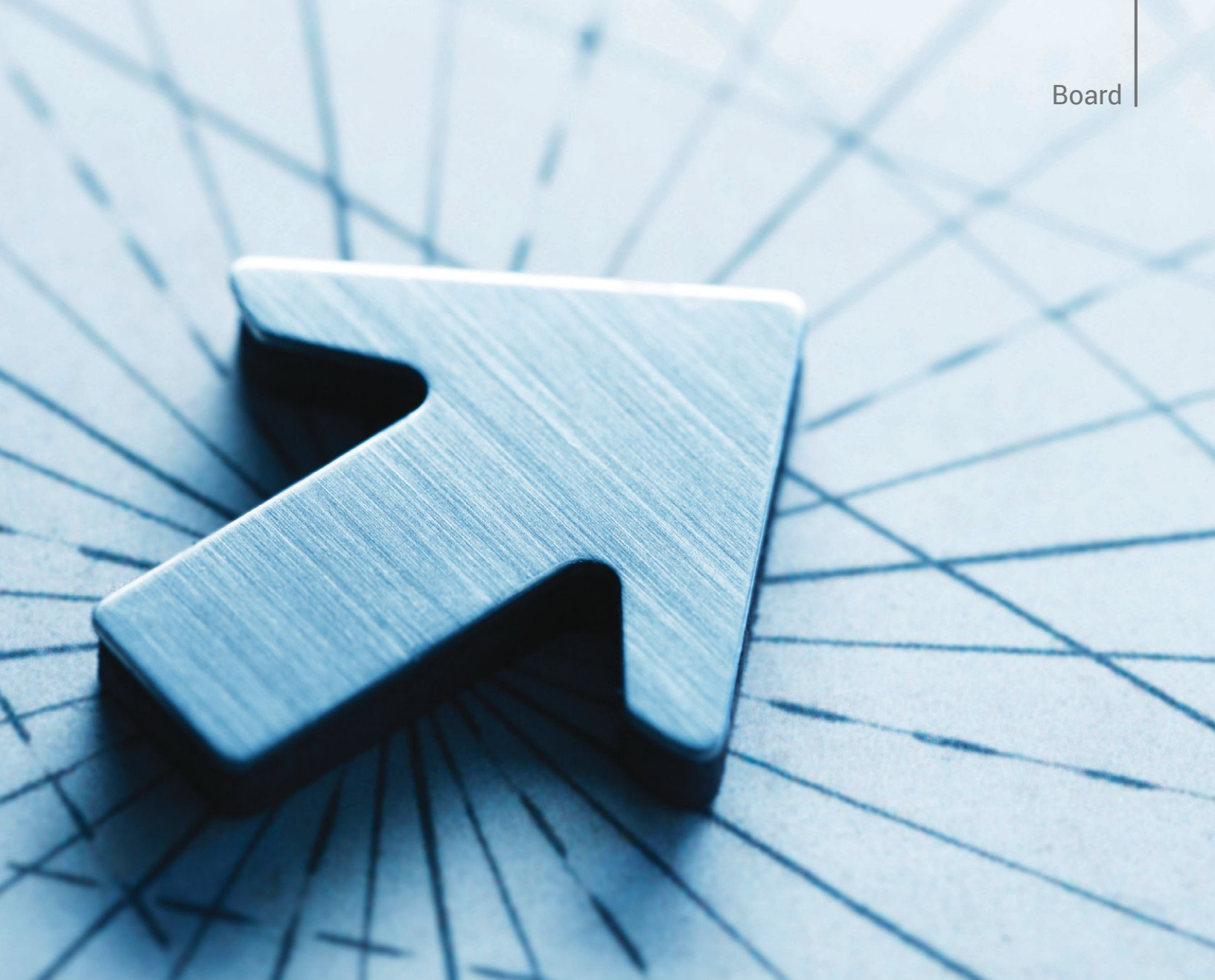
Being able to meet this responsibility is driven partly by the chair's character, values and beliefs. The culture of your credit union over the years also plays a critical role. But do not rely on your credit union's culture alone. The incoming chair must buy into the current culture wholly and add to that his or her own commitment to a healthy and deepening culture.

On the structure front, ensure that your board chair commands a keen knowledge of governance best practices, including roles and responsibilities of board members and officers, committee structures and charters, board meetings and information architecture.

2. Inspire and Engage the Board

Inspiration is the ability to “fill someone with the urge or ability to do or feel something, especially to do something creative.” Is your incoming chair an inspiration? Does he or she bring personality, charisma and values to the table? Are they, themselves, inspired to lead?

Beyond the personal, ensure that your board chair is adept at building relationships, reading people and identifying a match between skill level and challenge. Add to these skills the right committee structure, clear charters and appointments



to those committees based on talents and interest, and you have a great recipe for engagement.

3. Set and Model High Standards for the Board and Staff

Some education about ethics and compliance issues will be necessary. We are finding more and more that credit unions would benefit from maintaining a code of ethics (also called a code of conduct), and we encourage you and your board to consider the development of one. Ensure that your incoming chair understands the difference between *ethics* (standards of conduct or principles arising from an organization's core values about how we ought to act or decide) and *compliance* (following or

obeying a law, rule, regulation, policy or procedure). Both are important and both need to be adhered to by the board and staff. Finally, ensure that your incoming chair embodies and adheres to the highest ethical standards and practices. Not only will your board members be watching, but the staff will take note (and follow suit), too.


4. Craft and Effectively Facilitate Meetings

Everyone thinks this is the easy part of the job. But trust us, it's not. Of the credit union board and staff that we've surveyed, only about a third believe that they do a very effective job of allocating enough time at board meetings to discuss important strategic issues, and more than a third of

the same respondents report that they are doing a less than effective job of achieving the right balance between strategic versus operational discussions in the boardroom.

Effective board meetings begin with the creation of the board agenda—a task best practice assigns to the board chair and the credit union's CEO. How often do you ask “What's the purpose of the next board meeting?” A board chair should be trained in strategic thinking and planning, to ask good (and hard) questions, and to keep the big picture in mind.

Seldom, if ever, do board chairs receive formal training on meeting facilitation. This can be worthwhile. Also consider exposing potential chairs to leadership roles at the committee level. To help develop potential chairs, you might also identify



Is your incoming chair an inspiration? Does he or she bring personality, charisma and values to the table?

in guiding new chairs to acclimate and flourish in their new role.

Very few board chairs come to the job fully trained and ready to go. Most of what your current board chair knows was likely learned on the job. But you can change that for future chairs and help them (and your credit union) step up to success.

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Jennie Boden is the firm's managing director of strategic relationships and a senior consultant. She has 25 years of experience in the national nonprofit sector and served as the chief staff officer for two nonprofits before coming to Quantum Governance.

More on Board Officers

The CEO-Chair Pair
(cues.org/0117ceochairpair)

Good Governance: A Quality CEO-Board Relationship
(cues.org/0716goodgovernance)

Good Governance: Start Director Onboarding Pre-Election
(cues.org/1115goodgovernance)

Good Governance: Director Onboarding Post-Election
(cues.org/1215goodgovernance)

Developing Director Development
(cues.org/1216devdirdev)

Charting a New Direction: Six key assumptions about board officers that you should challenge
(cues.org/0416charting)

Board Chair Development Seminar, Sept. 11-12 in Vancouver, British Columbia (cues.org/bcads)

CUES Director Development Seminar, Sept. 13-15 in Vancouver, British Columbia (cues.org/dds)

30-day free trial of CUES' Center for Credit Union Board Excellence, which includes Director Education Center ([email cues@cues.org](mailto:cues@cues.org))

portions or segments of board meetings that could be facilitated by vice-chairs and other emerging leaders.

5. Act as the Key Liaison With the CEO

Some management experience or awareness of basic HR principles will be helpful as your board chair gets started in the role. This difficult task is made more challenging by the fact that the CEO does not report only to the board chair. The board as a whole has the power to hire or terminate the CEO, and thus, the CEO reports to the full board, not just one individual or committee. But the chair does play a critical role in the board-CEO relationship. He or she should serve as the coordinator of activities between the board and the CEO—setting a tone for communications, helping to identify priorities and providing high-level guidance and counsel as needed.

The chair should also ensure that a fair and effective process of evaluating the CEO's performance is regularly conducted. Such a process should be transparently agreed upon by the board as a whole—and the CEO. The evaluation should be one where all board members provide genuine input—not just the chair or a small subset of the board.

6. Serve as One of the Credit Union's Chief Ambassadors

In partnership with your credit union's CEO, your board chair will be expected to serve as an ambassador-in-chief. Rarely does a chair ascend to the position fully briefed and trained on how to deal with the public, let alone the media. This position will require that and much more. Consider formal training on dealing with the media and communicating with the public.

Ensure an 'Optimal' Chair

Now that you've defined the job, you will want to ensure that your incoming board

chair's skill level matches the requirements of the job.

Do not just assume that the current vice-chair is ready to be chair or is the best person to assume the position at any given time. Some vice-chairs are great in the vice-chair role but falter when they take the helm. This is particularly the case if they have not had the experiences or training designed to assist in making the transition as smooth as possible.

Further, be mindful of the state of your credit union when identifying a new chair. If you are in the midst of a big merger or acquisition, it would be great to have someone in the chair role who has experience with such endeavors. Similarly, a candidate for chair with a background in human resources may not be the perfect person to lead the credit union through a financial crisis but might be a terrific resource if you are experiencing rapid growth or a major shift in the management team.

Clearly, a great chair for one period of time in your credit union's history might not be the right chair as circumstances change. It reminds us of the title of a great book by executive coach Marshall Goldsmith: *What Got You Here Won't Get You There*. Being board chair demands a high degree of responsiveness that is particularly vital in times of swift and unpredictable change. Credit unions need a chair that can effectively steer the board in a manner consistent with the rapid changes impacting your credit union, as well as being the right leader for where your credit union is on its unique journey.

Finally, be sure to institute a mentoring program for emerging leaders, including your chair. Consider including your immediate past chair or an effective chair emeritus in the process. Individuals who have "walked the path" can be tremendous resources for those just beginning their journey. It can be lonely to be chair. If a mentor is not available, consider a coach for your new chair. Much like executive coaches for CEOs and other credit union senior staff, coaches can be helpful

Confidence Is the Key

Better business climate expectations help drive asset prices higher.

By Anirban Basu, Ph.D.



If economic performance reflected ebullient consumer and business sentiment, the U.S. economy would be in a historic boom. A recent National Federation of Independent Business *Small Business Economic Trends* (*nfib.com*) article indicates that business confidence is only as high as it is presently 3 percent of the time. According to NFIB, the “Small-business owners remain optimistic about the future of the economy and the direction of consumer confidence. We are encouraged by signs that optimism is translated into economic activity, such as capital investment and job creation.”

Without question, the job market remains strong. The nation added 138,000 net new jobs in May, following 211,000 jobs in April, conclusively indicating that March’s poor numbers were a weather-induced fluke. Unemployment is at 4.3 percent, the lowest rate since May 2001. Despite a divided American electorate, the Consumer Confidence Index has recently been at levels last observed in December 2000, which represented the tail end of the tech boom-led recovery that began in 1991.

Ethusiasm’s Source

Many observers may be confused by this ebullience. After all, during the first quarter, the U.S. economy expanded just 1.2 percent on an annualized basis, according to Bureau of Economic Analysis data. Consumer spending was weak, with personal consumption’s contribution to GDP growth smaller than it had been for many quarters. Export growth is challenging in the context of modest global

economic growth and a strong dollar. There are also indications of difficulties in the U.S. auto sector, as many households already purchased a vehicle this cycle and many automobiles in decent shape are coming off of leases.

Implementation of major portions of the president’s pro-growth agenda remains elusive, including promised corporate tax cuts, personal income tax simplification and an infrastructure-led stimulus package.

Despite it all, asset prices are rising, employment is expanding and there are indications business investment will expand. Those who control large sums of capital seem confident the president’s pro-business agenda will be sufficiently implemented to allow faster growth going forward.

Positive and Negative

Despite anticipation of the Federal Reserve raising rates again and that faster growth is on its way, the 15- and 30-year fixed mortgage rates have hardly budged. The result is a perfect recipe for home price appreciation, with dwindling inventory meeting a growing number of households able to leverage low rates.

The U.S. economy should see decent growth in 2017. Tax cuts or the belief that they are on the way has stimulated confidence, and consumer and business spending will likely pick up. Data on U.S. job openings suggest that job growth will be enough to move the nation towards full employment.

This is both a blessing and a curse. As of May, the United States had added net jobs in 80 consecutive months, by far the longest

streak on record. Wage pressures are building along with other sources of inflation like the cost of housing. This could translate into rising interest rates, which could not only interrupt current housing market momentum, but also negatively impact the values of stocks and bonds. Of course, experts have been detailing this for years only to be puzzled at stubbornly low interest rates and the meteoric rise in asset prices.

There are also geopolitical risks, though financial markets do not appear to be unduly concerned with these presently. The most likely scenario is that the U.S. economy will continue to expand in 2017, jobs will continue to be created, and interest rates will rise, but not by enough to completely undermine current housing market momentum or momentum in the broader economy.

Anirban Basu, Ph.D., is chairman and CEO of Sage Policy Group (sagepolicy.com), Baltimore. An “economist with a personality,” Basu will present at CUES’ Execu/Net (cues.org/execu-net), Aug. 20-23, Whitefish, Mont.

More on the Economy

The Rate Tide is Rising
(cues.org/0417rate)

How Rising Rates Change Depositors’—and CUs’—Options
(cues.org/050117skybox)

Execu/Net™ in August in Montana
(cues.org/execunet)

Rewarding Employee Initiative

Intent on fostering an environment of continuous learning, Blackhawk Community Credit Union has devised a unique educational program that encourages employees to develop their skills.

By Pamela Mills-Senn



Blackhawk Community Credit Union's commitment to financial education and outstanding service for members led to its commitment to employee education and a new staff development program. After all, being a trusted advisor on personal finance and how to use the CU's self-service options requires a certain amount of expertise.

"Our most important value is to give back to the communities we serve, and we do that through the ongoing donation of time, talent and money," says CUES member Lisa Palma, SVP/chief experience officer. "We especially connect with opportunities to increase financial literacy."

The credit union does this in several ways, for example by holding "reality check" classes at various high schools. (The CU, headquartered in Janesville, Wis., has branches in two high schools.) As Palma explains, in these classes students are assigned "jobs," receive a "paycheck," and pay "bills"—"we give them a dose of reality," Palma says.

The \$470 million CU (www.bhccu.org), with 162 employees, also partners with community organizations to offer financial literacy programs. Branch managers and all of the credit union's management team participate in these outreach efforts, says Palma.

Their financial literacy efforts have a marketing component, getting people thinking about and aware of the credit union at a young age.

These efforts also helping to position those in the credit union as experts, which has driven the need for educated employees and has inspired the creation of Blackhawk Community CU's "Learn to Earn" employee development initiative.

There were other factors behind this initiative. For one thing, the credit union is on a "growth trajectory," expanding services throughout southeastern Wisconsin and into northern Illinois, says Palma. Changing member trends was another.

"There are so many options when it comes to banking that we're beginning to see a shift in the ways members do business with us," she explains. "Members are starting



to choose electronic, self-service channels for easy transactions and choosing to visit us in person for more complex interactions. Consequently, our employees need depth of knowledge and problem-solving skills.”

Learn to Earn seeks to provide employees with the knowledge necessary to become “trusted advisors” while at the same time incenting employees to advance their skills by tying pay increases to participation in the program.

Learn to Earn

New as of this year (planning and development began in 2016), Learn to Earn is part of Blackhawk Community CU’s three-year strategic planning initiative and reflects one of the CU’s strategic objectives to become a learning organization, says Palma.

The CU did a pilot with two classes during Blackhawk’s annual All-Staff Development Day, held this last President’s Day.

“We piloted two classes here, ‘Strategic Plan Overview’ and ‘Credit Union Finance,’” says Palma. “Both of these classes were completely full (30 to 35 attendees) and were very popular.”

A second pilot, with six employees, will begin this month. After the pilot is complete, the CU will open registration to the entire workforce.

Here are some details on the initiative:

- Courses are designated in a catalog as required or elective. Three levels of education/skills can be achieved through the program: “Generalist” (G); “Specialist” (S); and “Mentor” (M). The course catalog identifies classes with a G, S or M, indicating which level can be achieved by taking them.
- Participants progress through G, S and M. (Everyone starts off as a G, regardless of their position or title.) In addition to completing the designated required and elective courses, those at the M level must also complete a project, such as developing training material, partnering with a community organization, volunteering, etc. It should take about a year to move through each level.
- Employees are promoted from G to S to M within their positions. For example, a teller could become a G, then S, then M, with some additional responsibilities at the M level, such as training others.
- Each level comes with a pay increase. Upon completion, Generalists receive a 2 percent increase; Specialists, 2 percent; and Mentors, 5 percent.

• Currently, all employees are invited to participate on a voluntary basis. Non-participating employees will still receive (lower) pay increases. Additionally, the chances of being promoted to a higher position are stronger for those participating in the program.

Participants’ educational journey starts with an emailed personality and strength assessment designed to give them more information about their skills and to create a foundation for discussing their interests and career goals. Then, employees meet with Blackhawk Community CU’s director of staff development CUES member Colleen Tilton, to review the results and create an education/development plan of required and elective courses specific

for that individual. Once that plan is completed, the employee takes it back to his or her supervisor or manager, who helps the person schedule out attendance so participation doesn’t disrupt operations.

Enthusiasm and Support

The biggest challenge the initiative posed was putting together a comprehensive program, says Palma, adding that the Learn to Earn program was entirely developed internally. She worked closely with Tilton, who “spent a lot of time” on this effort and presented it as a Top 5 finalist during CUES’ 2016 Next Top Credit Union Exec (*ntcue.com*) challenge.

“We determined the program components by examining all of the areas of the credit union and distilling them down to the Learn to Earn curriculum that gives our employees exposure to the credit union as a whole—what we offer, how it works, why we’re here,” Palma explains.

It was a “significant” investment of employee time and talent, says CUES member Sherri Stumpf, Blackhawk Community CU’s president/CEO. “We reallocated the money we had previously spent on our sales incentive program to [this one] so that we reward our employees for the knowledge they have and ultimately the service they provide that’s in the best interest of the member,” Stumpf says. “We’re looking to grow by gaining our members’ trust and loyalty.”

Credit union leaders did their share as well, tasked with developing the curriculum relative to their specific department or areas of expertise. For example, says Palma, Stumpf teaches a class on credit union history and on the organization’s strategic plan. (The content of this class will change each year as the organization moves through the three years of this strategic plan, says Palma.)

Stumpf and the rest of the CU leadership were “totally on board,” regarding the program as providing an opportunity to connect with employees, Palma says.

Although also enthusiastic, supervisors and managers had some natural concerns around scheduling their staffs. These worries were allayed in several ways.

For example, classes are not held on Mondays or Fridays or during holiday weeks, as these tend to be very busy member service times. The CU tries to

The Course Catalog

CUES members Lisa Palma, SVP/ chief experience officer at Blackhawk Community Credit Union (bhccu.org), Janesville, Wis., and Colleen Tilton, director/staff development, worked closely together on the Learn to Earn initiative. Part of that effort involved creating the course catalog, an undertaking receiving a huge assist from organization leaders who devised their own curriculums based on their areas of expertise.

Guided by their specific development plans, which will vary depending on the needs and objectives, participants take required and elective classes. (There are approximately 11 required courses and over 40 electives.) Classes are designated “for all employees” or for just specific positions. For example, an elective class “Safe Deposit Box Procedures” is for tellers, member advisors and receptionists. This class is also designated a “G-level” or “Generalist-level” class. (There are three levels of education/learning starting at G, progressing to “S” or Specialist, and then reaching “M” or mentor, the highest level.)

“Basic Personal Finance” is another G-level elective for all employees. G, S and M levels can take “Credit Union Rules and Regulations,” another elective for all employees. Or, G-level participants can opt for “Dealing with Difficult People: Effectively Approaching Others.”

Some required courses include “Strategic Plan Overview,” (G, S, M, all employees); “Credit Union Finance” (G, S, M, all employees); “Digital Banking” (course varies in complexity/information provided based on G, S, M levels and is for all employees); “Intro to IRAs” (G, all employees); “Intermediate IRAs” (S, all employees); “Advanced IRAs” (M, all employees); and many others.

Classes range from one session to multiple sessions and last anywhere from one to three hours. Some, such as “Strategic Planning Overview,” total five hours, broken into sessions.

“We believe adopting a learning culture positions us for the future of banking and what our members will need from us,” says Sherri Stumpf, president/CEO of Blackhawk Community CU. “Members are turning to us when they have more complex transactions and life events. They’ll be able to count on us when they need us the most.”



Colleen Tilton, director/staff development at Blackhawk Community CU, presented the “Learn to Earn” program at CUES’ CEO/Executive Team Network™ in 2016 as one of the CUES Next Top Credit Union Exec finalists (ntcue.com).

to apply learning in a resourceful and innovative manner. Candidate should be able to acquire knowledge from errors as well as triumphs.)

- **When was the last time you volunteered to expand your knowledge** at work as opposed to being directed to do so? (Answer Guide: Candidate should demonstrate a level of personal enterprise and initiative to acquire work knowledge voluntarily.)

- **When was the last occasion you asked for direct feedback** from a superior or customer? How did you then use the knowledge to improve your personal performance? (Answer Guide: Candidate should be capable of constructively applying all forms of feedback towards creating a better and more efficient performance.)

Palma says the CU began hiring via the initiative in January. As of this writing, it’s too early in the process to know how hiring, performance and retention are being impacted.

Learn to Earn is changing Blackhawk Community CU’s culture to one that values learning and knowledge, says Palma. “Long-term, we anticipate the benefits to be that we will serve our members better and be trusted to help them with milestone events,” she says. “We also have an internal culture of promoting from within, and we want our staff to have the knowledge and skills for a career with the credit union. We think other credit unions are experiencing the same trends that we are,” Palma continues. “So we’re willing to share our experiences and our Learn to Earn Program.”

Pamela Mills-Senn is a freelance writer based in Long Beach, Calif.

Staff Development

Assessing Leadership Competencies (cues.org/0217assessing)

Helping Them Soar (cues.org/0916soar)

Career Growth Questions (cues.org/0816career)

Transforming Teams (cues.org/0216transformingteams)

CUES Elite Access Virtual Classroom™ (cues.org/eliteaccess)

CEO Institute (cues.org/institutes)

hold classes during lunch hours and offer each class multiple times, which also helps with scheduling. The classes are held at the CU’s Janesville headquarters, relatively close to all of the branches. However, as the program grows, some tinkering may be required, says Palma, who is considering teleconferencing solutions and holding classes in other locations.

The reaction from employees has been very positive, especially from those who want to get to the next level, Palma says. “We have employees who are looking to do their jobs better and want a path for their career.”

Learn to Earn has also started guiding Blackhawk Community CU’s hiring processes, placing strong emphasis on hiring those to whom learning is important. As such, the credit union has devised a series of open-ended questions designed to reveal this important attribute (there’s also an “Answer Guide” for the interviewers to help evaluate the responses). Some of the questions include:

- **Explain a recent mistake.** What did you learn from it and in what areas can you utilize that knowledge in the future? (Answer Guide: Candidate should display a level of adaptability and be able



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7 Habits of Highly Effective Employees

Look for them during interviews.

By Ross Kimbarovsky

A great team is nearly always the difference between the success or failure of a business. But it's not easy to build a great team that shares your vision.

What common habits do nearly all great employees have? Look for these habits when you interview and make hiring or promotion decisions. (And refer to the sidebar, opposite, for questions that will help you identify these habits.)

1. Great Employees Have Strong Discipline

Talented people are most effective when they're in a good mood or excited about their work. But it's rare that they can be in a good mood 100 percent of the time. Certainly the initial excitement about a project often dissipates as the project moves along. Even you aren't 100 percent excited about your business at all times. That's because a business is like a roller-coaster ride. There are many ups and downs—often in the same day. It's important that employees stay disciplined for the duration of the ride.

2. Great Employees Welcome Criticism

We all make mistakes. The most effective employees seek constructive criticism (especially when they've made a mistake). Winston Churchill famously said, "Criticism may not be agreeable, but it is necessary. It fulfills the same function as pain in the human body. It calls attention to an unhealthy state of things."

Average employees typically become defensive and hostile when receiving constructive feedback. Highly effective employees know that it's difficult to improve without constructive feedback.

Think about your own employees or, if you're working for someone else, your colleagues. When you or another person provide constructive criticism, do your employees or colleagues listen and act on that criticism? Or do they instead argue and quickly become defensive?

3. Great Employees Embrace Opportunities

The most effective employees look for weaknesses within an organization,

both to correct those weaknesses and to show skill and leadership. Highly effective employees don't sit and wait for opportunities to come to them.

4. Great Employees Are Persistent

True innovation requires hard work and focus, not just great ideas. We tend to be excited about end goals, but not prepared for the hard work and persistence that reaching those goals requires. Even with careful planning, some projects can take much longer to complete than expected.

5. Great Employees Are Decisive

Don't hire people for any position if you don't believe they can be decisive. To scale your business, you want people to take risks and not worry about making mistakes. Most employees, especially at bigger companies, hold themselves back because they fear failure.

It's true that some ideas and initiatives will fail. Maybe even most will fail. Think of those ideas and initiatives as experiments and follow Thomas Edison's perspective: "I

haven't failed; I've found 10,000 ways that don't work."

You'll rarely have complete information when running a business or making decisions, but indecision is paralyzing.

6. Great Employees Listen First

Most people talk too much. The most effective employees (and leaders) are people who listen first and talk when they have something meaningful to add to the conversation. Such employees are effective because they don't need to hear themselves talk. They consider the facts, ask questions and then share an opinion. Silence is golden.

By asking questions, you're exploring whether candidates take cues from your answers to ask follow-up questions. If they simply walk in and ask three pre-written questions, it's doubtful they care much about what you have to say—they're simply asking questions because most job candidates are expected to ask questions during an interview.

Pay attention to *how* they're asking the questions. Are they asking "why" questions or "what" questions? A person who knows how to listen first generally asks "why" questions—why do you need something done, for example.

People who lack good listening skills generally ask "what" questions—what do you need done. Even though the questions seem similar, they're not. A person who understands the answer to the "why" can be creative and might find a much better way to solve a problem. A person who asks "what" questions will typically do what needs to be done, but since such people won't know why you need it done, they'll have little room or reason to be creative.

7. Great Employees Know Their Limits

The most effective employees are experts in their key areas, but recognize when a project is over their head and bring in others to help. They generously share credit with others to make sure that others would continue to lend a helping hand in the future. This conveys great judgment and leadership. You don't want employees who take on projects they can't complete, waste months on those projects, and then leave or come to tell you that they are overwhelmed. You also don't want people to take 100 percent of the credit and dish out 100 percent of the blame.

Ask These Questions

During the interview, these five questions will help you determine if the candidates have the seven qualities discussed in the main article.

1. When interviewing, ask about the candidate's most favorite project and also about their least favorite project. Compare the passion with which they describe each project, the effort they brought to each project and the results they achieved. Highly effective employees will, naturally, be more passionate about projects they loved, but they'll demonstrate a good deal of self-discipline talking about projects they did not like—and what they did to achieve great results despite a lack of strong interest.

2. Ask about a time when the candidate made a mistake in their job and how they dealt with it. What did their boss do and say? Did the candidate agree with the feedback? How did they respond? Did they respond promptly?

3. Ask candidates about longer projects on which they worked. Talk about the details, how they maintained their motivation, focus and excitement over a long period of time. How did they deal with teammates who were not as motivated or focused?

4. Ask candidates about projects in their prior jobs where they took big risks. How did that project originate? Was it self-driven or assigned?

5. Ask about especially difficult projects that required collaboration with others. Was the collaboration required or did the candidate bring in other people after the project started to fill in expertise gaps? How did the teams work together? How was credit (and blame) shared?

Ross Kimbarovsky is founder and CEO at crowdSPRING (crowdspring.com) and Startup Foundry (startupfoundry.com). In 2007, Ross left a successful 13-year career as a trial lawyer to pursue his dream of founding a technology company by starting crowdSPRING, a marketplace for crowd-sourced logo design, web design, graphic design, product design and company naming services. You can learn more in his e-book: tinyurl.com/crowdspringbook.

Hiring and Retention Reading

HR Answers: The Five Interview Questions Every Leader Should Ask (cues.org/0517hranswers)

HR Answers: How CUSOs Help HR (cues.org/0417hranswers)

Diversity at the Top (cues.org/1216diversity)

Avoiding Employee Breakups (cues.org/1116breakups)



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The 2016 CUES Next Top Credit Union Exec Finalists were, from left, Ali Fett, Nicole Haverly, Colleen Tilton, Shannon Cahoon and Michael Murdoch.

Voting is now open for CUES Next Top Credit Union Exec to narrow down the field to the Top 15. Visit ntcue.com to learn more about the applicants and view their videos. Members of the credit union industry and the general public are welcome to vote for their favorite applicant through July 10.

CUES Next Top Credit Union Exec, the industry's first competition recognizing the incredible young leaders of the CU movement, is powered by Currency ([http://](http://currencymarketing.ca)

currencymarketing.ca), Chilliwack, British Columbia, and sponsored in part by CUESolutions provider DDJ Myers (ddjmyers.com), Phoenix.

Emerging credit union leaders age 35 and under pitch a current project or program they are working on at their credit unions, or an idea to advance either their credit unions or the credit union industry. The challenge features more than \$50,000 in prizes and will award the title of CUES Next Top Credit Union Exec to one evolving leader.

The 10 applicants with the most votes will advance to the Top 15 phase, joined by five additional applicants chosen by a special committee. The Top 15 will be announced the week of July 12.

Each member of the Top 15 will submit an additional blog post, updating his or her project or idea. The second judging phase then begins, with our judging panel of two CUES members and Deedee Myers, CEO of DDJ Myers, evaluating and scoring each member of the Top 15.

The five highest-ranking applicants from the judges' scores will move on to the Finalist phase. The Finalists will contribute one additional video prior to their final presentations at CUES CEO/Executive Team Network (cues.org/cnet), October 10-12 in Las Vegas.

To provide additional value to the competition experience, the Top 15 will receive executive coaching sessions from DDJ Myers. The five Finalists will receive additional coaching, airfare, accommodation and registration to CUES CEO/Executive Team Network. The ultimate winner will receive further coaching, airfare, accommodation and registration for two CUES' CEO Institutes, a total prize package valued at \$20,000.

Boost Your Business Lending



Business lending can be highly profitable—and a great member retention tool—but it must be done the right way to be successful. CUES School of Business Lending is facilitated by the same experts who train the state and federal examiners; attend all three programs, and learn to develop a successful business lending program that is right for your CU.

There are four upcoming events that will help your credit union improve commercial lending.

CUES School of Business Lending™ II: *Financial Analysis and Diagnostic Assessment*, July 17-21, at the Crowne Plaza Seattle (cues.org/sobl2);

CUES Advanced School of Business Lending™: *Credit Administration*, Aug. 21-25, at the Embassy Suites by Hilton Denver Downtown Convention Center (cues.org/advsoobl);

CUES School of Business Lending™ III: *Strategic Business Lending*, Sept. 18-22, at the Embassy Suites by Hilton Orlando International Drive Convention Center (cues.org/sobl3); and

CUES Certificate in Business Lending, Sept. 21-22, at the The Embassy Suites Orlando International Drive Convention Center (cues.org/blc). All applicants must complete the first three CUES School of Business Lending segments within 24 months of sitting for the certificate, but licensed CPAs may waive CUES Business Lending School I. If you have completed the first three CUES School of Business Lending programs within the past 13 years, you may take the assessment under the grandfather clause.

AD INDEX

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Nominate a Director

Nominations for CUES Distinguished Director are due by Aug. 11. This award honors volunteers whose achievements have strengthened their credit unions. Credit union board or committee members who are current CUES Director or Center for Credit Union Board Excellence (CCUBE) members are eligible to receive the award. Nominee applications are due by Aug. 25. The winner will be notified by CUES in late October and celebrated at CUES' Directors Conference (cues.org/dc), Marco Island, Fla., Dec. 10-13. The winner receives:

- a contribution to a Section 501c (3) charity in their name; and
- a feature article in *Credit Union Management*™ magazine.



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 Director of Sales & Marketing
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Beautiful Montana is the perfect backdrop for exclusive learning and reflection at Execu/Net, Aug. 20-23.

Execu/Net™: A Fresh Perspective

One of the most unique events in the CU industry, Execu/Net (cues.org/execunet) is now accepting registrations for this year's seminar, Aug. 20-23 in Whitefish, Mont. Boasting an innovative agenda backed by a spectacular location, this event creates an unforgettable transformative experience for all attendees.

Each day is loaded with educational sessions, interactive workshops, extensive opportunities for networking and dedicated time for reflection—afternoons are left open to imagine the possibilities and discuss the future with peers while taking in Montana's beautiful vistas.

Three speakers are scheduled to greet attendees every morning with general sessions covering finance, governance and leadership topics, including:

- **Anirban Basu**, economist, chairman and CEO of Sage Policy Group, Baltimore, will lead "Markets, He Wrote: Looking for Clues into the Direction of the Economy";
- **Les Wallace**, president of Signature Resources, Aurora, Colo., will discuss "The Future of CU Board Governance: Implications for Boards and Executive Teams"; and
- **Peter Myers, MSC, PCC**, senior vice president at CUESolutions provider DDJ Myers, Phoenix, will lead "CEO Succession Planning, An Interactive Benchmarking Process."

Past attendees have rated Execu/Net highly. "It was both an educational and socially enjoyable conference," says CUES director member Hugh Rafferty, board chair at CoastHills Credit Union, Lompoc, Calif., of his time at Execu/Net in 2016.

CUES' Execu/Net allows you to leave the hustle and bustle behind. This proven approach to learning will awaken your mind and senses to what is possible. Register at cues.org/execunet by July 6 to get the early bird price; after that, rates increase by \$400.

2017

CUES SCHOOL OF BUSINESS LENDING™ II: FINANCIAL ANALYSIS AND DIAGNOSTIC ASSESSMENT

July 17-21
Crowne Plaza Seattle

CUES SCHOOL OF CONSUMER LENDING™

July 17-18
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July 19-20
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CUES SCHOOL OF STRATEGIC MARKETING™ I

July 17-19
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CUES SCHOOL OF STRATEGIC MARKETING™ II

July 20-21
Crowne Plaza Seattle

STRATEGIC INNOVATION INSTITUTE™

July 23-28
Stanford Graduate School of Business,
Stanford University, Stanford, Calif.

SUPERVISORY COMMITTEE DEVELOPMENT SEMINAR

July 24-25
Hyatt Centric Fisherman's Wharf
San Francisco

BUSINESS LENDING FOR DIRECTORS

July 24-25
Hyatt Centric Fisherman's Wharf
San Francisco

CUES DIRECTOR STRATEGY SEMINAR

July 26-28
Hyatt Centric Fisherman's Wharf
San Francisco

EXECU/NET™

Aug. 20-23
Grouse Mountain Lodge
Whitefish, Mont.

CEO INSTITUTE III: STRATEGIC LEADERSHIP DEVELOPMENT (SUMMER SESSION)

Aug. 20-25
Darden School of Business
University of Virginia

CUES ADVANCED SCHOOL OF BUSINESS LENDING™: CREDIT ADMINISTRATION

Aug. 21-25
Embassy Suites by Hilton Denver
Downtown Convention Center

CUES SCHOOL OF ENTERPRISE RISK MANAGEMENT™

Aug. 21-25
Embassy Suites by Hilton Denver
Downtown Convention Center

BOARD CHAIR DEVELOPMENT SEMINAR

Sept. 11-12
Four Seasons Hotel Vancouver

CUES DIRECTOR DEVELOPMENT SEMINAR

Sept. 13-15
Four Seasons Hotel Vancouver

CUES SCHOOL OF MEMBER EXPERIENCE™

Sept. 18-19
Embassy Suites by Hilton Orlando
International Drive Convention Center

CUES SCHOOL OF BUSINESS LENDING™ III: STRATEGIC BUSINESS LENDING

Sept. 18-22
Embassy Suites by Hilton Orlando
International Drive Convention Center

HOW TO INFLUENCE OTHERS

Sept. 19, 26
CUES Elite Access Virtual Classroom
cues.org/eavc

CUES SCHOOL OF IT LEADERSHIP™

Sept. 20-22
Embassy Suites by Hilton Orlando
International Drive Convention Center

CUES CERTIFICATE IN BUSINESS LENDING

Sept. 21-22
Embassy Suites by Hilton Orlando
International Drive Convention Center

CEO/EXECUTIVE TEAM NETWORK

Oct. 10-12
The Cosmopolitan of Las Vegas

DIRECTORS CONFERENCE

Dec. 10-13
JW Marriott Marco Island Beach Resort,
Golf Club & Spa
Marco Island, Fla.

Note: CU directors are encouraged to attend events listed in blue. For all future CUES events, visit cues.org/calendar.

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You won't want to miss out! Learn more at cues.org/cnet, then register today.





Take the Good Listener Test

By Holly Buchanan

Are you a good listener? *Are you sure?* Would others agree with your assessment?

I do a lot of work with executives on understanding their blind spots, uncovering disconnects between how they see themselves and how others see them.

Almost every executive believes he or she is a good listener, but this is often a big blind spot. Outside feedback is crucial. The problem is, if you ask a colleague if you are a good listener, chances are he or she will say yes. If you want the real answer, you need to ask slightly different questions.

Four Step Test

Step #1 – Find a female colleague, friend, or spouse. (Why? Research has shown that women may expect you to listen more closely.)

Step #2 – Tell her you want to improve your listening skills.

Step #3 – Give her permission to be completely honest.

Step #4 – Ask her the following questions:

1. What if when you came to me with questions or concerns, I listened intently, made eye contact and understood that what you were saying was important?
2. What if I didn't offer a solution until you'd fully articulated the problem and were done talking? I wouldn't chime in or interrupt.
3. What if when you are talking to me, I did not let other things take importance over what you are saying? No checking my phone or fidgeting.

Follow up with: "Could I do a better job on any of those three listening skills?"

By asking these specific questions, you can get direct feedback on your listening skills. This is also an opportunity to give someone permission to have an open discussion with you.

Simply asking the questions shows your intent to be not only a better listener, but a better leader. That alone makes it worth taking the good listener test. Take the challenge now. Let me know how it goes.

Holly Buchanan *is a popular speaker and author of Selling Financial Services to Women—What Men Need to Know and Even Women Will Be Surprised to Learn* (sellingfinancialservicestowomen.com).

Uncover the reasons why you lead the way you do, and become a more effective leader at CEO Institute III: Strategic Leadership Development (cues.org/institutes).

Attend the next live session of the new Elite Access Virtual Classroom course "Transformational Leadership," free for CUES member CEOs. Register and view other offerings at cues.org/eliteaccess.

Read the full post and leave a comment at cues.org/052217skybox.

Recent Posts

"Asking 'And what else?' keeps you quiet ... and encourages your employee to come up with more—more ideas, more (and hopefully better) possibilities and options."

Michael Bungay Stanier, author of *The Coaching Habit: Say Less, Ask More & Change the Way You Lead Forever* and senior partner/founder of Box of Crayons (boxofcrayons.biz), Toronto, in "The Best Coaching Question in the World" on CUES Skybox: cues.org/050817skybox

"Integrating AI technology ... has the potential to move institutions from a reactive to proactive member model."

Jason O'Brien, SVP/payments for CUES Supplier member SWBC (swbc.com), San Antonio, in "Artificial Intelligence Innovations" on CUES Skybox: cues.org/051717skybox

"If a loan portfolio goes bad, the credit union deals with more than just those borrowers. The portfolio's failure can bring interest rate risk into play and the potential for asset/liability mismatch; it can impact strategic risk if the CU can't invest as much anymore; and it can create reputation risk ..."

Vincent Hui, senior director of CUES Supplier member and strategic provider Cornerstone Investment Advisors, Inc. (crnrstone.com), Scottsdale, Ariz., in "Risk Management Lessons from United" on CUES Skybox: cues.org/051017skybox



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¹ <https://www.eremedia.com/tnt/what-was-leadership-thinking-the-shockingly-high-cost-of-employee-turnover/>

² CUNA Mutual Group Internal Data, 12/31/16.

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August 21-25



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August 21-25

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September 18-19



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September 18-22



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Targeting Solutions

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These firms offer the tools, technology, products, expertise and solutions your credit union needs to reach its strategic destination. Follow these arrows to hit your goals and explode your credit union's growth.

Why are these companies so special? They are all CUES Supplier members. These are companies that have joined CUES to improve the credit union industry. We thank them for their support!

With new competitors popping up all around us and as fintech players look to disrupt financial intuitions, credit unions need forward-thinking and successful partners. You'll find them within these pages. First, you'll find an alphabetical list of the top credit union industry suppliers. Turn to p. 14 to view the category list and to find your next partner. Or access this list anytime online at cues.org/buyersguide.

Warm regards,



Karin Sand, CIE
*VP/Strategic Partnerships
and Solutions*



and



Kari Sweeney
Supplier Relations Manager



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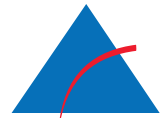
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Website: bancography.com
Contact: Laura Levie, Marketing Director
Contact Email: laura@bancography.com
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Contact: Graham Seel, Principal
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Website: ascensus.com
Contact: Heather Hoskins, Relationship Manager Strategic Partnerships
Contact Email: heather.hoskins@ascensus.com
Phone: 218.825.5364





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1255 W. 15th St. #830
Plano, TX 75075
Website: bcc-usa.net
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Contact Email: kathy.smith@bcc-usa.net
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Contact Email: TTaylor@callahan.com
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Contact Email: skilmer@crnrstone.com
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Contact: Mallory Wear, National Sales Director
Contact Email: mwear@corpam.org
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Website: creditcap.us
Contact: Michael MacDonald, Principal
Contact Email: mikem@creditcap.us
Phone: 862.955.1262

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200-1601 Regent Ave.W.
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Website: cricanada.com
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Contact Email: NBenson@cricanada.net
Phone: 204.582.4242

Alphabetical Listing



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Contact: Wendy Nolan, VP/Sales

Contact Email: wnolan@cscu.net

Phone: 813.930.2728

At CSCU, a leading provider of processing services to credit unions, we know about cards and payments. We deliver solutions to help simplify the increasingly complex world of payments. Through portfolio consulting, industry insights and thought leadership resources, our goal is to help credit unions not just survive, but thrive.

CU DIRECT

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2855 E. Guasti Rd. #500

Ontario, CA 91761

Website: cudirect.com

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Contact: Bob Child, Chief Operating Officer

Contact Email: bob.child@cudirect.com

Phone: 877.744.2835

CU Direct helps credit unions increase loan volume and income, create efficiencies and grow membership through its industry-leading solutions. Products include Lending 360, a complete loan origination platform; CUDL, the nation's largest vehicle lending network for credit unions; CUDL AutoSMART, a digital auto shopping program; AutoPREMIER, concierge auto buying; Lending Insights, a loan portfolio analytical system; OnSpot Financing, a retail and medical lending portal; Vero, vehicle service and identity theft solutions; and Intuvo, marketing automation software.

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Contact: Randall Smith, Co-Founder/Publisher

Contact Email: rsmith@cuinsight.com

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Contact: Linda Clampitt, Senior Vice President

Contact Email: linda.clampitt@homeloancu.com

Phone: 800.607.3474 ext. 3225

CU24

2252 Killlearn Center Blvd. #2A

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Website: cu24.com

Contact: Lauren Giannini, Marketing
Coordinator

Contact Email: lauren.giannini@cu24.com

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CU24 operates the largest credit union-owned ATM and POS network, including access to more than 80,000 surcharge-free ATMs and a range of payment services that can be tailored to meet the objectives of individual credit unions to help them compete in the evolving financial services industry.

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CUES is an international membership association dedicated to the talent development of credit union CEOs, directors and future leaders. Our offerings—from our highly acclaimed institutes to an array of online services and progressive strategic solutions—are the premier professional development programs in the industry today, helping credit union leaders reach their greatest potential.

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Contact: Janet McDonald, CCUE, CUDE,
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CUNA Mutual Group, founded more than 80 years ago by leaders who were looking for an insurance partner they could trust, helps people plan, protect and invest for their future. Visit cunamutual.com/executivebenefits to learn how our executive benefits program helps to establish leadership continuity by customizing plans and funding solutions to your credit union.

CUES
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CUES
SILVER PROVIDER

CUNA Mutual Group is a Platinum CUESolutions partner for its Executive Benefits Program and CUNA Mutual Retirement Solutions.

DDJ Myers is a Silver CUESolutions provider for its succession planning, executive recruitment and leadership coaching services.

To learn more about **CUESolutions**, contact Karin Sand, CIE, CUES' VP/strategic partnerships & solutions, at **800.252.2664** or **608.271.2664**, ext. 341, or email karin@cues.org.



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CUProdigy



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Contact Email: amontgomery@cuprodigy.com
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Cu Currency™

Currency



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Canada
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Contact: Nala Henkel-Aislinn, Sales & Program Support
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Customer Service Profiles

12020 Shamrock Plaza #310
Omaha, NE 68154
Website: csp.com
Phone: 402.399.8790

daviespark

EXECUTIVE SEARCH

Davies Park Executive Search



609 Granville St. #880
Vancouver, BC V7Y 1G5
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DDJMyers

Advancing Leadership Success

DDJ Myers



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Phone: 800.574.8877

DDJ Myers is a highly respected resource for organizations seeking and adopting healthy and sustainable leadership practices for high performance. We support clients through evidenced based succession planning; leadership development programs with highly credentialed executive and leadership coaches; best practices for board governance, development and renewal; creative strategic planning processes; and executive search and recruitment from the branch manager through the board room.

DoerenMayhew

CPAs AND ADVISORS

Doeren Mayhew

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eDOC Innovations



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Contact: Shaun Murray, Chief Elbow Rubber
Contact Email: sales@espsolution.net
Phone: 800.456.5750

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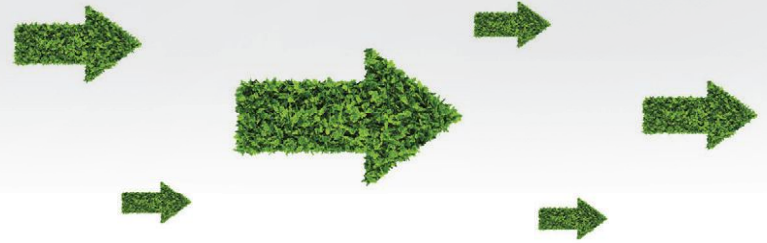
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Contact: Toby Mattson, Director/Sales/Marketing
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Costa Mesa, CA 92626
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Contact: Sue Schroeder, Senior Director/Marketing & Insights
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Great American's ClearOne Equipment Management

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Cincinnati, OH 45202
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Hyland Software



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John M. Floyd & Associates



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Alphabetical Listing



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Share One Inc.



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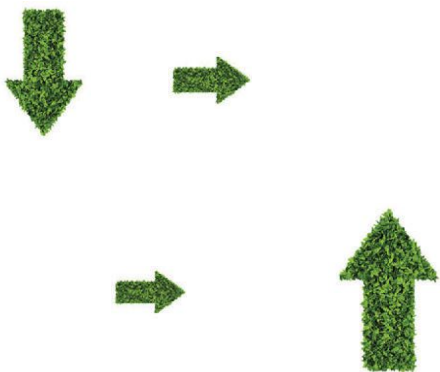
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Category Listing



ADVERTISING AGENCY

BYM Agency
Concepts Unlimited Ad Agency

ADVISORY TECHNOLOGY

BankTech Consulting LLC
Cornerstone Advisors Inc.
Ongoing Operations

ASSET/LIABILITY MANAGEMENT

BFB Gallagher
Callahan & Associates Inc.
Corporate America CU
Raymond James
SWBC

ATM/EFT/POS NETWORKS

CO-OP Financial Services
CSCU
CU24
Fiserv
LSC
Strategic Resource Management

ATM PROCESSING

Enhanced Software Products Inc. (ESP)
LSC
PSCU

ATM SOLUTIONS/SUPPLIES/SERVICES

CPI Card Group
CU24

AUDITING

Doeren Mayhew
MNP LLC

AUTO SALES/PROGRAMS

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Raymond James

BOARD/CORPORATE GOVERNANCE

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Kilpatrick Townsend & Stockton LLP
MyBoardPacket.com/M29 Software
Quantum Governance, L3C
Rochdale Paragon Group LLC
Womble Carlyle Sandridge & Rice LLP

BOARD GOVERNANCE

DDJ Myers
Kilpatrick Townsend & Stockton LLP
Quantum Governance, L3C
Rochdale Paragon Group LLC

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Womble Carlyle Sandridge & Rice LLP

BOARD TRAINING

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Quantum Governance, L3C
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BRANCH MERCHANDISING

Concepts Unlimited Ad Agency
inLighten Inc.
Momentum Inc.
Weber Marketing Group

BRANCH PLANNING

Bancography
La Macchia Group
Momentum Inc.
Weber Marketing Group

BRANCH STAFF SCHEDULING

Bancography

BRAND STRATEGIES

BYM Agency
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La Macchia Group
Visa Inc.
Weber Marketing Group

BRAND TRANSLATION

La Macchia Group

BUSINESS CONTINUITY PLANNING

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CUProdigy
Doeren Mayhew
Ongoing Operations
Share One Inc.

CALL CENTERS

CO-OP Financial Services
Harland Clarke
PSCU

CARD MANUFACTURER

CPI Card Group

CARD SERVICES

CPI Card Group
Fiserv
LSC
PSCU
Strategic Resource Management
Visa Inc.

CHECK 21

Alogent
Corporate America CU
eDOC Innovations
Hyland Software

CHECK IMAGE EXCHANGE

eDOC Innovations

CHECK PRINTING

Harland Clarke

COLD IMAGING

Hyland Software

COLLECTION/REPOSSESSIONS

Allied Solutions
SWBC

COMPLIANCE/REGULATORY ISSUES

Ascensus
BFB Gallagher
CU Direct
CU24
CUNA Mutual Group
Doeren Mayhew
Experian
Harland Clarke
Howard & Howard Attorneys
Kilpatrick Townsend & Stockton LLP
McLagan
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Oak Tree Business Systems Inc.
Ongoing Operations
Raymond James
Rochdale Paragon Group LLC
Womble Carlyle Sandridge & Rice LLP

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Quantum Governance, L3C
Rochdale Paragon Group LLC

CONSULTING/FACILITY

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Momentum Inc.

CONSULTING/FINANCIAL MANAGEMENT

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MNP LLC
O'Rourke & Associates
Strategic Resource Management
Visa Inc.

CONSULTING/HR

McLagan
John M. Floyd & Associates
OneDigital Health and Benefits
O'Rourke & Associates

CONSULTING/INVESTMENT

BFB Gallagher
Business Compensation Consulting
Callahan & Associates Inc.
CUNA Mutual Group
Madison Investments





CONSULTING/LENDING

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Experian

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Cornerstone Advisors Inc.
DDJ Myers
Harland Clarke
John M. Floyd & Associates
MNP LLC
O'Rourke & Associates
Profit Resources Inc.
Quantum Governance, L3C
Rochdale Paragon Group LLC

CONSULTING/MARKETING

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Concepts Unlimited Ad Agency
Experian
MARQUIS
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Weber Marketing Group

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Profit Resources Inc.
Rochdale Paragon Group LLC
Strategic Resource Management
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CONSULTING/OPERATIONS

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CU24
Great American's ClearOne Equipment
Management
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MNP LLC
Profit Resources Inc.
PSCU
Strategic Resource Management

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Doeren Mayhew
MNP LLC
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Profit Resources Inc.
Share One Inc.

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CobbleStone Systems Corp.

CORE PROCESSING

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Strategic Resource Management

CORPORATE CREDIT UNION

Corporate America CU
MNP LLC

CREDIT CARD PROCESSING

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LSC
PSCU
Share One Inc.
Strategic Resource Management

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Strategic Resource Management
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CREDIT SCORING

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**CUSTOMER RELATIONSHIP
MANAGEMENT**

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MARQUIS
Visa Inc.

CUSTOMER SERVICE

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Share One Inc.

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DATA WAREHOUSING

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DELIVERY SYSTEMS

Bancography

DEPOSIT PLATFORM

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Hyland Software
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Ongoing Operations

DOCUMENT IMAGING/ARCHIVING

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John M. Floyd & Associates
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Share One Inc.
eDOC Innovations
MyBoardPacket.com/M29 Software

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Ascensus
BALANCE
CUES
OneDigital Health and Benefits

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CUES

EDUCATION/TRAINING

Ascensus
BALANCE
BankTech Consulting LLC
Callahan & Associates Inc.
CPI Card Group
CUES
DDJ Myers
Doeren Mayhew
Howard & Howard Attorneys
LSC
Quantum Governance, L3C
Rochdale Paragon Group LLC

ELECTION SERVICES

CUES
MyBoardPacket.com/M29 Software

ELECTRONIC SERVICES

Share One Inc.

ELECTRONIC STATEMENT DELIVERY

eDOC Innovations
Enhanced Software Products Inc. (ESP)

E-MAIL MANAGEMENT/MARKETING

Concepts Unlimited Ad Agency
Institution Solutions/ALLOY Insurance Partners
MARQUIS

EMPLOYEE BENEFITS

Allied Solutions
BALANCE
BFB Gallagher
Business Compensation Consulting
Kilpatrick Townsend & Stockton LLP
Madison Investments
OneDigital Health and Benefits
SWBC

EMPLOYEE ENGAGEMENT TRAINING

La Macchia Group
OneDigital Health and Benefits

E-STATEMENTS

eDOC Innovations
Enhanced Software Products Inc. (ESP)
Fiserv

EXECUTIVE COACHING

DDJ Myers

EXECUTIVE DEVELOPMENT

Callahan & Associates Inc.
CUES
DDJ Myers
O'Rourke & Associates
Quantum Governance, L3C

EXECUTIVE RETIREMENT BENEFITS

Allied Solutions
BFB Gallagher
Business Compensation Consulting
CUNA Mutual Group
DDJ Myers
IZALE Financial Group
Madison Investments
O.M. Financial Group
O'Rourke & Associates
SWBC
Womble Carlyle Sandridge & Rice LLP

FACILITIES/BUILDING CONSTRUCTION

Momentum Inc.

FACILITIES/BUILDING DESIGN

La Macchia Group
Momentum Inc.

FACILITIES/DESIGN/BUILD

La Macchia Group
Momentum Inc.

FACILITIES/PLANNING/SITE SELECTION

La Macchia Group
Momentum Inc.

FINANCIAL LITERACY

BALANCE
Currency
Experian

FINANCIAL MANAGEMENT

BALANCE
Callahan & Associates Inc.
Raymond James
Visa Inc.

FORMS/SUPPLIES

Ascensus
CUNA Mutual Group
Harland Clarke
Oak Tree Business Systems Inc.

FRAUD RISK MANAGEMENT

Alogent
CO-OP Financial Services
CSCU
Doeren Mayhew
Experian
PSCU
Rochdale Paragon Group LLC

HOME BANKING

Alkami
Enhanced Software Products Inc. (ESP)
Share One Inc.

HUMAN RESOURCES/BENEFITS

BFB Gallagher
Business Compensation Consulting
CUNA Mutual Group
Kilpatrick Townsend & Stockton LLP
OneDigital Health and Benefits

HUMAN RESOURCES/BOARD OF DIRECTOR SEARCHES

DDJ Myers

HUMAN RESOURCES/COMPENSATION

BFB Gallagher
Business Compensation Consulting
CUNA Mutual Group
DDJ Myers
Kilpatrick Townsend & Stockton LLP
McLagan
OneDigital Health and Benefits

HUMAN RESOURCES/EXECUTIVE SEARCH

DDJ Myers
John M. Floyd & Associates
OneDigital Health and Benefits
O'Rourke & Associates

HUMAN RESOURCES/LEGAL ISSUES

Howard & Howard Attorneys
Kilpatrick Townsend & Stockton LLP
OneDigital Health and Benefits
Womble Carlyle Sandridge & Rice LLP

HUMAN RESOURCES/PERSONNEL

O'Rourke & Associates
OneDigital Health and Benefits

HUMAN RESOURCES/RECRUITMENT

DDJ Myers
John M. Floyd & Associates
OneDigital Health and Benefits
O'Rourke & Associates

HUMAN RESOURCES/SUCCESSION PLANNING

DDJ Myers
John M. Floyd & Associates
Kilpatrick Townsend & Stockton LLP
OneDigital Health and Benefits
O'Rourke & Associates
Quantum Governance, L3C

HUMAN RESOURCES/TRAINING

BALANCE
CUES
OneDigital Health and Benefits



IMAGE PROCESSING

Alogent
eDOC Innovations
Fiserv

INCENTIVE PROGRAMS

Allied Solutions
Business Compensation Consulting
LSC
MARQUIS
McLagan
OneDigital Health and Benefits
Rochdale Paragon Group LLC

INDIRECT LENDING

Temenos

INFORMATION SECURITY

CUProdigy
Doeren Mayhew
Ongoing Operations
Womble Carlyle Sandridge & Rice LLP

INSURANCE/CREDIT UNIONS

BFB Gallagher
CUNA Mutual Group
Excess Share Insurance
Frost Financial Services Inc.
Institution Solutions/ALLOY Insurance Partners
IZALE Financial Group
Kilpatrick Townsend & Stockton LLP
LSC
OneDigital Health and Benefits
SWBC

INSURANCE/MEMBER

Affinion Insurance Solutions
Allied Solutions
American Share Insurance
CUNA Mutual Group
Excess Share Insurance
Frost Financial Services Inc.
Institution Solutions/ALLOY Insurance Partners
IZALE Financial Group
SWBC

INTERNET SERVICES

Ascensus
MyBoardPacket.com/M29 Software
Ongoing Operations

INVESTMENTS/SECURITIES

BFB Gallagher
Callahan & Associates Inc.
Corporate America CU
CUNA Mutual Group
Fiserv
Madison Investments
Raymond James
SWBC

KIOSKS

CO-OP Financial Services
inLighten Inc.

LEARNING MANAGEMENT SYSTEM

Ascensus
BALANCE
OneDigital Health and Benefits

LEGAL SERVICES

Howard & Howard Attorneys
Kilpatrick Townsend & Stockton LLP
Womble Carlyle Sandridge & Rice LLP

LEGISLATION/REGULATORY ISSUES

Howard & Howard Attorneys
Kilpatrick Townsend & Stockton LLP
Oak Tree Business Systems Inc.
Womble Carlyle Sandridge & Rice LLP

LENDING/AUTO LOANS

CreditCap Advisors LLC
CU Direct
Frost Financial Services Inc.
Institution Solutions/ALLOY Insurance Partners
SWBC

LENDING/COMMERCIAL LENDING

CO-OP Financial Services
CreditCap Advisors LLC
Kilpatrick Townsend & Stockton LLP

LENDING/CONSUMER LENDING

Allied Solutions
ComplianceTech
CreditCap Advisors LLC
Temenos

**LENDING/HOME EQUITY/
2ND MORTGAGE**

CreditCap Advisors LLC

LENDING/INDIRECT LENDING

CU Direct
CreditCap Advisors LLC
Temenos

LENDING/LOAN AUTOMATION

CU Direct
CUNA Mutual Group
Temenos

LENDING/LOAN DECISIONING

CU Direct
CUNA Mutual Group
Experian
Temenos

LENDING/MORTGAGE LENDING

Allied Solutions
CO-OP Financial Services
CreditCap Advisors LLC
CU Direct
CU Members Mortgage
SWBC

**LENDING/OPERATIONAL
MORTGAGE DOCUMENTS**

Howard & Howard Attorneys
Oak Tree Business Systems Inc.

LOAN AUTOMATION

CU Direct
CUNA Mutual Group
Experian
Hyland Software
Share One Inc.

LOAN ORIGATION SERVICES

CU Direct
Experian
Fiserv
SWBC

LOAN ORIGATION SOFTWARE

Experian
SWBC
Temenos

MARKET INTELLIGENCE

Affinion Insurance Solutions
Callahan & Associates Inc.
CU Direct
Institution Solutions/ALLOY Insurance Partners
MARQUIS
Momentum Inc.

**MARKETING SERVICES/
AD SPECIALTIES**

BYM Agency
MARQUIS

**MARKETING SERVICES/
ADVERTISING AGENCY**

BYM Agency
MARQUIS
Weber Marketing Group

**MARKETING SERVICES/
CREATIVE SERVICES**

BYM Agency
Concepts Unlimited Ad Agency
Credit Union Times
Currency
Harland Clarke
La Macchia Group
MARQUIS
Weber Marketing Group

**MARKETING SERVICES/
CROSS-SELL SALES TRACKING**

Share One Inc.
Institution Solutions/ALLOY Insurance Partners
MARQUIS



Category Listing



MARKETING SERVICES/DIRECT MAIL

Affinion Insurance Solutions
Allied Solutions
BYM Agency
Concepts Unlimited Ad Agency
CO-OP Financial Services
CUNA Mutual Group
Harland Clarke
Institution Solutions/ALLOY Insurance Partners
MARQUIS
Oak Tree Business Systems Inc.

MARKETING SERVICES/MCIF

Institution Solutions/ALLOY Insurance Partners
MARQUIS

MARKETING SERVICES/ NEWSLETTERS/PUBLICATIONS

Ascensus
Concepts Unlimited Ad Agency
Credit Union Times
CU Insight
CUES

MARKETING SERVICES/RESEARCH

Bancography
MARQUIS

MARKETING SERVICES/ SALES TRACKING

Bancography
BYM Agency
Institution Solutions/ALLOY Insurance Partners
MARQUIS

MEDIA

BYM Agency
Concepts Unlimited Ad Agency
Credit Union Times
CU Insight
CUES

MEMBER PROFITABILITY

Bancography
John M. Floyd & Associates
MARQUIS
Profit Resources Inc.
Temenos

MEMBER RELATIONSHIP MANAGEMENT

Institution Solutions/ALLOY Insurance Partners
MARQUIS
Temenos

MEMBER SATISFACTION RESEARCH

Bancography
Profit Resources Inc.

MEMBER STATEMENT PROCESSING

eDOC Innovations

MERCHANDISING DISPLAYS

inLighten Inc.

MERGERS

BYM Agency
Cornerstone Advisors Inc.
DDJ Myers
Doeren Mayhew
Howard & Howard Attorneys
Kilpatrick Townsend & Stockton LLP
Rochdale Paragon Group LLC
Womble Carlyle Sandridge & Rice LLP

MOBILE BANKING

Allied Solutions
CO-OP Financial Services
Corporate America CU
CPI Card Group
CSCU
Enhanced Software Products Inc. (ESP)
Fiserv
LSC
PSCU
Q2
Share One Inc.
Strategic Resource Management
Temenos
Visa Inc.

MORTGAGE LENDING SERVICES

CU Members Mortgage
Howard & Howard Attorneys
Raymond James
SWBC

MYSTERY SHOPPING

Harland Clarke

NAMING/RE-NAMING

La Macchia Group
Weber Marketing Group

NEWS SOURCE

Credit Union Times
CU Insight
CUES

NON-INTEREST INCOME

Affinion Insurance Solutions
CU Members Mortgage
CUNA Mutual Group
Frost Financial Services Inc.
HUB Financial Services
Institution Solutions/ALLOY Insurance Partners
SWBC

OFFICE EQUIPMENT

Great American's ClearOne Equipment
Management

ONLINE BANKING

Alkami
CO-OP Financial Services
Enhanced Software Products Inc. (ESP)
Fiserv
PSCU
Q2
Temenos

OVERDRAFT PRIVILEGE PROGRAMS

John M. Floyd & Associates

PAYMENTS

Visa Inc.

PAYROLL ADMINISTRATION/ CARD PROGRAMS

CPI Card Group
OneDigital Health and Benefits

PERFORMANCE MANAGEMENT & INFORMATION

Cornerstone Advisors Inc.

PORTFOLIO ADVISORY SERVICES

CreditCap Advisors LLC
CU Direct
CUNA Mutual Group
Experian
Madison Investments

PREPAID PROGRAMS

CPI Card Group
CU24
LSC
PSCU

PRODUCT PROFITABILITY

Bancography
Profit Resources Inc.

RETAIL BRANDING

La Macchia Group
Momentum Inc.
Weber Marketing Group

RETAIL MERCHANDISING

inLighten Inc.
La Macchia Group
Weber Marketing Group

RETAIL PLANNING

La Macchia Group
Momentum Inc.

RETIREMENT PLAN PROVIDER

Ascensus
BFB Gallagher
CUNA Mutual Group

REWARDS/MEMBER LOYALTY REWARDS

Allied Solutions
CSCU
CO-OP Financial Services
PSCU

SALES CULTURE DEVELOPMENT

Allied Solutions
CUES
CUNA Mutual Group
Profit Resources Inc.



SBA LOAN REVIEWS

Raymond James

SBA/MEMBER BUSINESS LOAN SPECIALISTS

Kilpatrick Townsend & Stockton LLP

SECURE CARD MANUFACTURING

CPI Card Group

SECURITY/ONLINE NETWORK

Ongoing Operations

SECURITY/RISK MANAGEMENT

Allied Solutions
 Cornerstone Advisors Inc.
 CUES
 CUNA Mutual Group
 Doeren Mayhew
 Experian
 Fiserv
 Ongoing Operations
 Q2
 Raymond James
 Rochdale Paragon Group LLC
 SWBC

SHARED BRANCHING

CO-OP Financial Services
 Enhanced Software Products Inc. (ESP)

SHARE DRAFT SERVICES

Corporate America CU

SIGNATURE CAPTURE

eDoc Innovations

SOCIAL MEDIA

BYM Agency
 Concepts Unlimited Ad Agency
 Oak Tree Business Systems Inc.

SOFTWARE/BROWSER-BASED SOFTWARE

eDoc Innovations
 CobbleStone Systems Corp.
 MyBoardPacket.com/M29 Software

SOFTWARE/COLLECTIONS

Allied Solutions
 Experian
 SWBC
 Temenos

SOFTWARE/COMPLIANCE

Ascensus
 CobbleStone Systems Corp.
 Hyland Software
 Ongoing Operations

SOFTWARE/CONSULTING & VENDOR SEARCH

Callahan & Associates Inc.
 CobbleStone Systems Corp.
 Cornerstone Advisors Inc.
 Ongoing Operations

SOFTWARE/CORE PROCESSING

CUProdigy
 Enhanced Software Products Inc. (ESP)
 Fiserv
 Share One Inc.

SOFTWARE/DISASTER RECOVERY

CUProdigy
 Hyland Software
 Ongoing Operations

SOFTWARE/FINANCIAL PLANNING

Callahan & Associates Inc.

SOFTWARE/HR

OneDigital Health and Benefits

SOFTWARE/INTERNET/PC BANKING

Alkami
 Q2

SOFTWARE/LENDING

CU Direct
 Experian
 Enhanced Software Products Inc. (ESP)
 Temenos

SOFTWARE/REPOSESSIONS/ RECOVERIES/CHARGE-OFFS

Allied Solutions

SOFTWARE/TRAINING

Ascensus
 OneDigital Health and Benefits

STATEMENT PRINTING/ MAILING/REDESIGN

Enhanced Software Products Inc. (ESP)
 Harland Clarke

STATEMENT PROCESSING

Enhanced Software Products Inc. (ESP)
 Fiserv
 Harland Clarke

STRATEGIC PLANNING

BankTech Consulting LLC
 Callahan & Associates Inc.
 Cornerstone Advisors Inc.
 Corporate America CU
 DDJ Myers
 Doeren Mayhew
 Experian
 Harland Clarke
 Momentum Inc.
 O'Rourke & Associates
 Quantum Governance, L3C
 Rochdale Paragon Group LLC
 Visa Inc.
 Weber Marketing Group

SURCHARGE-FREE ATM ACCESS

CO-OP Financial Services

TALENT DEVELOPMENT/TRAINING

Ascensus
 CUES
 Institution Solutions/ALLOY Insurance Partners
 Quantum Governance, L3C

TECHNOLOGY

Ascensus
 BankTech Consulting LLC
 CPI Card Group
 CUProdigy
 eDoc Innovations
 Hyland Software
 Institution Solutions/ALLOY Insurance Partners
 Ongoing Operations
 Share One Inc.
 Temenos
 Visa Inc.

TECHNOLOGY ADVISOR

BankTech Consulting LLC
 Cornerstone Advisors Inc.
 MyBoardPacket.com/M29 Software
 Ongoing Operations
 Share One Inc.
 Visa Inc.

TEEN/FAMILY CARD PROGRAMS

LSC

TRANSACTION PROCESSING

Alogent

TRAVEL/GIFT CARD PROGRAMS

LSC

VENDOR NEGOTIATIONS/MANAGEMENT

Cornerstone Advisors Inc.
 Great American's ClearOne Equipment Management
 Howard & Howard Attorneys
 Institution Solutions/ALLOY Insurance Partners
 John M. Floyd & Associates
 Rochdale Paragon Group LLC
 Womble Carlyle Sandridge & Rice LLP

VENDOR RISK MANAGEMENT

Fiserv

VOICE RESPONSE SYSTEMS

Enhanced Software Products Inc. (ESP)

WEB PAGES/SITE DESIGN

BYM Agency
 Corporate America CU
 Enhanced Software Products Inc. (ESP)
 Share One Inc.

WORKFLOW

eDoc Innovations
 Hyland Software

CUES Supplier Member Listing



Member since 1986

Raymond James

Member since 1988

Callahan & Associates Inc.

Member since 1993

Fiserv

Member since 1994

Concepts Unlimited Ad Agency
CU24
Doeren Mayhew
Weber Marketing Group

Member since 1997

DDJ Myers

Member since 1998

CUNA Mutual Group

Member since 1999

SWBC

Member since 2000

Fox Rothschild LLP

Member since 2001

inLighten Inc.
Share One Inc.

Member since 2003

Cornerstone Advisors Inc.
CU Members Mortgage
Hyland Software
John M. Floyd & Associates

Member since 2002

PSCU

Member since 2004

BFB Gallagher
CU Direct
MARQUIS

Member since 2005

Alogent
Bancography
CSCU
Customer Service Profiles
Frost Financial Services Inc.

Member since 2006

BYM Agency
CO-OP Financial Services
Credit Union Times
Third Degree Advertising

Member since 2007

Allied Solutions

Member since 2008

Kilpatrick Townsend & Stockton LLP

Member since 2009

Member Access Pacific LLC

Member since 2010

Corporate America CU
Currency
eDOC Innovations
Enhanced Software Products Inc. (ESP)

Member since 2011

Affinion Insurance Solutions
Momentum

Member since 2012

CUInsight.com
Oak Tree Business Systems Inc
O'Rourke and Associates
Q2
World Council of Credit Unions

Member since 2013

CobbleStone Systems Corp.

Member since 2014

Business Compensation Consulting
CPI Card Group
CRI Canada
Great American Insurance Group
Howard & Howard Attorneys PLLC
IZALE Financial Group
La Macchia Group
LSC
MNP LLC
MyBoardPacket.com/M29 Software
O.M. Financial Group
OneDigital Health and Benefits
Ongoing Operations
Quantum Governance, L3C
Rochdale Paragon Group LLC
Temenos
The CUMIS Group Limited

Member since 2015

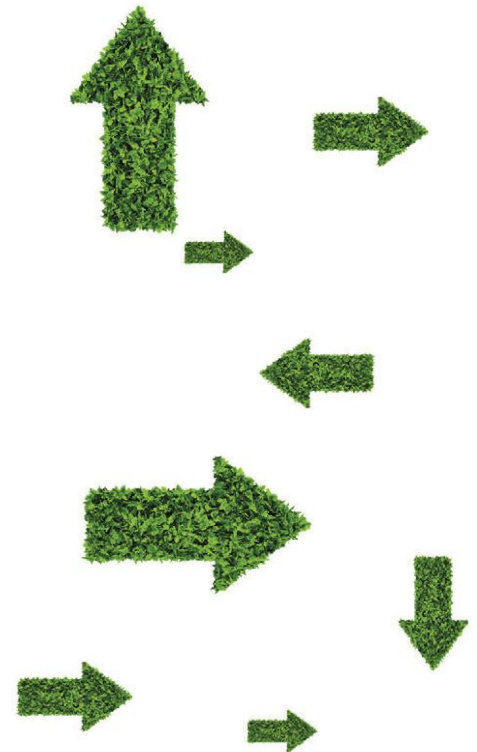
Ascensus
Institution Solutions/ALLOY Insurance Partners
Strategic Resource Management
Visa Inc.

Member since 2016

Alkami
BALANCE
CreditCap Advisors LLC
Davies Park Executive Search
Meyer-Chatfield Group
Pay Lynxs Inc.

Member since 2017

American Share Insurance
BankTech Consulting LLC
CUProdigy
Excess Share Insurance
Experian
Harland Clarke
Madison Investments
McLagan
Profit Resources Inc.
Womble Carlyle Sandridge & Rice LLP



Develop Your Board, Strengthen Your Credit Union with CUES Director Seminars

Director Seminars this September at the Four Seasons Hotel Vancouver, Vancouver, British Columbia

Board Chair Development Seminar September 11–12

We'll discuss the full scope of the chairperson's role, including dilemmas involved in leadership and decision making, and actionable approaches to common challenges. cues.org/bcds

CUES Director Development Seminar September 13–15

Become a strategic asset to your credit union as you learn more about the partnership between the board and CEO, and examine new ways of deliberation leading to better strategic decisions. cues.org/dds

See all our Director Seminars at cues.org/seminars.



Problem? Meet Solution.



When you need outside expertise, connect with the best: CUES Supplier members. Look no further for trustworthy, ethical and experienced vendors dedicated to the credit union industry. These member resources make it easy:

- *CUES Annual Buyer's Guide* includes our full list of trusted vendors. Visit cues.org/buyersguide.
- Need a speaker for your next event or meeting? *CUES Supplier Members Speakers Bureau Directory* lists presentations by topic, presentation length, and more. Visit cues.org/speakersbureau.

The information is at your fingertips—the next step is for you to take action.

Attention industry vendors!

Check out all our Supplier Membership options, including our new CUESolutions opportunities! Visit cues.org/SupplierMembership; call 800.252.2664 or 608.271.2664, ext. 341; or email karin@cues.org today.

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