

Perspectives

Volume 12, Issue 2

The Official Magazine of the Cornerstone Credit Union League



The State of CU Women in Leadership

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take on the state of women executives

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EDITORIAL

Kimber Cockrill 512-853-8512

LAYOUT & ART DIRECTION

Vickey Morris 469-385-6471

Thomas Wharton 469-385-6415

ADVERTISING

Tracy Florida 469-385-6641

SUBSCRIPTIONS

Vickey Morris 469-385-6471

STAFF CONTRIBUTORS

Howard Bufe, Kimber Cockrill,
Vickey Morris, Charlotte Spencer

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It's Always **ABOUT PEOPLE**

*Caroline Willard, President and CEO,
Cornerstone Credit Union League*

Welcome to Perspectives Magazine and my first official address to you in this forum. Because the lifeblood of credit unions is its people—especially those who give not only their time and talent but their hearts and passion for the movement—I'm delighted to introduce this edition focusing on the people of credit unions.

We'll take a look at the qualities of leadership, ways to advance in your field, how to elevate your profile—and your credit union's, serving as a volunteer, and how to access a plethora of resources to make the lives of your members richer.

**“GREAT THINGS IN BUSINESS
ARE NEVER DONE BY ONE
PERSON. THEY'RE DONE BY A
TEAM OF PEOPLE.”**

-STEVE JOBS

We talked to the people who make small credit unions great and to savvy credit union executives—who happen to be women—about the characteristics of good leaders. We looked at ways Cornerstone Credit Union League and Credit Union Resources can help you with operations, data, education, HR, advancement, branches, and resources. And because corporate relationships are integral to our continued growth and success, our endorsed business partners supplemented this edition with meaningful information about top-notch products and services that help increase productivity and improve bottom lines.

At Cornerstone, we are highly motivated to deliver maximum value to you, our members. I encourage you to take advantage of the many offerings available to the people of your credit union and to explore how we can help bring greater value to your organization. I'm grateful for the opportunity to serve credit unions.

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deliver maximum
value to you, our
members**

-Caroline Willard




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The State of CU Women in **LEADERSHIP**

*Kimberly Cockrill, Publications Manager,
Cornerstone Credit Union League*

According to Judy Hoberman, author of *Selling in a Skirt*, credit union leaders should be taking advantage of the qualities women bring to the table, including those that increase the bottom line. When it comes to the numbers, for example, women in America control an estimated \$14 trillion in assets, representing more than 50 percent of all private wealth. Women influence 85 percent of purchasing decisions and launch 70 percent of new businesses at twice the rate men do. While not all measures have equalized opportunities, the times, they are a-changing.

"Nearly 60 percent of all college graduates are female, and 57 percent of graduate degrees are earned by women," Hoberman says. "There are more women with experience, finances, and knowledge that they are willing to share with others in the industry, and companies can benefit from having them in leadership positions."

We thought we'd take a look at credit union women in leadership positions to offer a glimpse of the state of women executives in the Cornerstone region, so we posed a few relevant questions. Responding to our invitation were Kerry A.S. Parker, CEO of A+ Federal Credit Union, Gina Wilson, CEO of Oklahoma Central Credit Union, Lily Newfarmer, CEO of Tarrant County's Credit Union, and Carolyn Jordan, SVP of Neighborhood Credit Union.

What are some of the key characteristics of success that you see in other women executives?

Newfarmer: They find their passion, they are tenacious, they never stop learning, they are servant leaders, and they are fearless in their pursuit of success.

Parker: Initiative, flexibility, innovativeness, a listening ear, and strength for what they believe in.

Jordan: A love of their job, a penchant to take on challenges, a love of learning and lifelong professional development, the ability to build long-lasting relationships, the desire to serve others, and the insight to take on calculated risk that sometimes may be counterintuitive.

How have men in the business setting helped and/or hindered your progress?

Wilson: I credit men in the early part of my CEO tenure for making me a better business person. I recall the first few visits from business partners coming to meet the new CEO. Back then, they sent sales managers or account executives, usually men. Senior management would join me—men, too—and invariably the salesmen would direct the conversation to the senior managers. I smile recalling one moment a senior manager responded, "You need to ask her; she is the CEO." I learned quickly that, despite being the decision maker, there would be those who would marginalize me as a woman CEO. I didn't see it as a hindrance; I accepted it as a challenge and an opportunity to find other business partners. The credit union and the memberships were the winners. Better contracts and true working partnerships were garnered through the experience.

Jordan: I've been fortunate to have some fantastic male mentors. Calvin Phillips, one of our past CEOs, hired me at age 18. He's been a powerful force in my professional life and exemplified the essence of credit union leadership. Watching him inspired me to make credit unions a career, not just a job. William Marshall, a past executive of our credit union, showed me the ropes and taught me the operational skills I needed to rise in our organization. My current CEO, Chet Kimmell, taught me finance and has been a tremendous supporter. I would be remiss in not mentioning former Cornerstone CEO Dick Ensweiler, who encouraged and mentored me in one of my first meetings with a member of Congress. I learned a great deal from him on the importance of advocacy.

What do you believe is the biggest challenge women face in securing top leadership roles in CUs?

Parker: I have had a few senior roles open, and very few women have applied for them. Upon inquiring with our recruiters, it appears they don't want to move. I'm not sure if they don't have the support from their spouse, or maybe they're near family and need to stay there. I will say it is disheartening when you have a great role with good pay at a billion-dollar institution and you only get two or three female inquiries.

What advice would you give to other women who want to make their mark in CU leadership roles?

Newfarmer: Have clear goals and commit. Find a mentor and study their management style. Collaborate! No one does it on their own. Build a strong, talented management team who shares your vision and values. Hold yourself accountable. Believe in the cause, and make it personal.

Jordan: First, make education and lifelong learning a core competency. Learn all you can from other departments, and take every opportunity you can reasonably handle to increase your visibility. Make it your goal to be a servant leader to others, including being a proponent for legislative and political advocacy. Work on committees and boards in your community and in the movement to enhance your leadership skills and build your network. At the end of the day, you're building your personal brand, which becomes your calling card. It's powerful and invaluable.

What are the advantages of being a woman executive in the credit union business?

Jordan: At the root, credit unions are a people business. Women have a fairly high level of emotional intelligence that allows us to build deep and meaningful relationships. This, and intuition, is critical in leading a team to serve members and in understanding the members we serve. Also, because credit unions can't simply do what we've done in the past to be successful, innovation becomes a key skill to ensure we remain relevant. Innovation demands a certain sense of counterintuitiveness that I see demonstrated by many women in business.

How can women be better advocates for each other?

Jordan: Women can become better advocates for each other by getting involved in professional leadership groups for women and mentoring the younger generation of women coming into the movement. Many of them look up to us as examples of what is possible. I stay in regular contact with many young women who work for us or have worked for us in the past. For some, we have regular lunches so I can hear their successes and challenges and discuss strategies for their careers.



How do you maintain a healthy work/life balance?

Parker: Throughout our careers, my husband and I have made decisions based upon the family. He has moved for me and I have moved for him. Each decision was made keeping in mind a healthy work/life balance. Sometimes the scale was not the same for both of us, but as a family it worked.

Jordan: I truly love to work, but I do think it's important to ensure that you fill your life with activities and experiences you enjoy. I take days off every three or so months and at least one two-week vacation. I build in personal time before and after conferences when I'm out of town. I'm an avid walker, and it's my choice for exercise. I watch what I eat and make sure I get proper rest. Finally, I travel a great deal. It rejuvenates me, and the change of scenery always gives me great ideas for business. My brain is always on—even on vacation!

If you could talk to your 21-year-old self, what advice would you give her?

Parker: Follow your gut—it has treated you well. Learn negotiation skills earlier in your career. Enjoy and be thankful for all the blessings that will come your way. And, oh, buy this stock called Apple!

Jordan: I was a pretty smart 21-year-old. (Smile) As a young single mother, I had to be. I learned all I could at every opportunity and worked hard. The advice I would give my 21-year-old self is to finish your degree as early as possible. Don't wait and don't take too many breaks, as education is critical to career growth and salary earning.

Wilson: I would tell her, God gave you a tremendous gift of intuition. See it as a gift, accept it, and follow it to its fullest because it will be one of your greatest leadership attributes, and you can't get that in a college textbook. When someone says you can lead, you say, "Yes, I can, and thank you for giving me the opportunity!"

Newfarmer: Everything you want is within your reach if you're willing to work for it. Always do your best—anything less is a waste of time. Anything is possible; don't limit yourself. Listen to your gut; when others tell you it can't be done, they are simply expressing doubt about their own abilities. Don't let anyone else's fears keep you from trying. Show up at your most professional level; someone is always watching for the next up-and-comer. Opportunities present themselves to those who seek them.

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Member Value: The Member (ROM) Index

Howard Bufe, AVP Strategic Planning & Development
Department, Credit Union Resources

Because credit unions were organized as financial institutions that serve their member-owners, as opposed to shareholders, being not-for-profit-driven can maximize member value at the expense of the bottom line (keeping in mind some net income is necessary for future product and capital investments). Still, credit unions strive to improve value by offering superior new products, competitive rates, or more services. But how can credit unions quantify such member value?

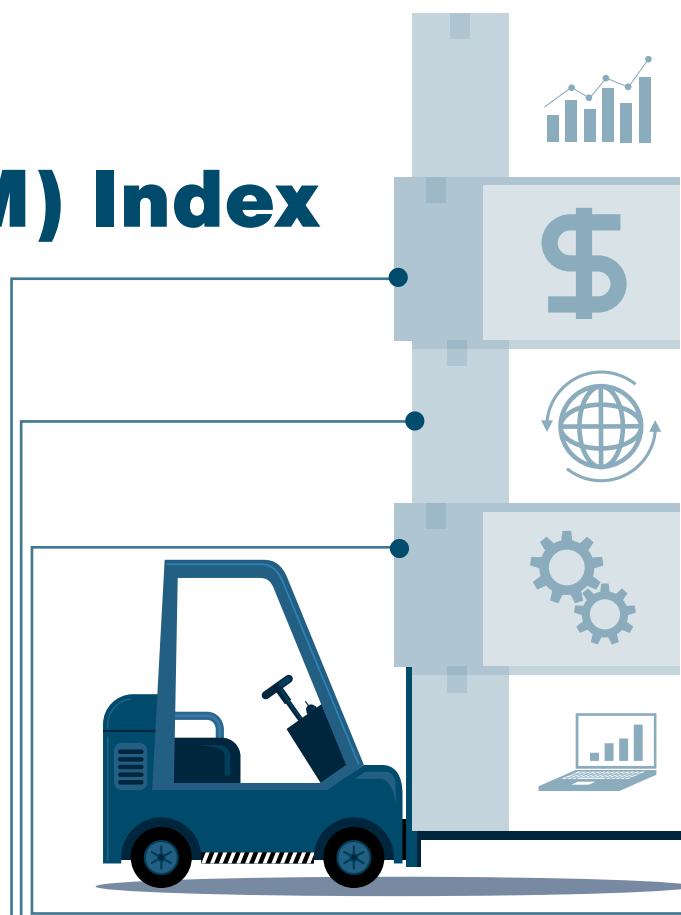
In 1996, Callahan & Associates, a credit union research and consulting firm based in Washington, DC, developed a holistic scoring system that looks beyond the traditional safety and soundness issues covered by NCUA's CAMEL scoring and other examinations. They developed the "Return of the Member" (ROM) measure, which captures a more comprehensive view of value through weighting aspects such as:

- Are loan rates lower or deposit rates higher than a credit union's competitors?
- How many products and services does the credit union offer?
- How many members are using these products?

ROM scoring uses data from the 5300 Call Report and focuses on three core functions: savings, lending, and product usage.

RETURN TO THE SAVERS

The first component of the ROM analysis is "Return to the Savers," which measures how well a credit union is providing deposit services to its members. In addition to measuring the average dividends paid, this number also takes into account the change in average share balance, the number of share accounts per member, and the three-year share growth of the credit union. The change in average share balance highlights credit unions that are attracting shares.



RETURN TO THE BORROWERS

The lending component "Return to the Borrowers" recognizes that credit unions were created to provide credit to their members at a reasonable cost. The index rewards those credit unions offering a lower rate on loans but also considers the historical growth in lending and the variety of products offered to its members.

In recent years, credit unions have started selling more loans to the secondary market. To accommodate this increased involvement, Callahan added the loan-servicing portfolio as a component of the score. By retaining servicing, credit unions are able to maintain closer relationships with members. To ensure this activity is reflected in the member relationship, each credit union's mortgage servicing portfolio is added to outstanding loans when calculating the loan-to-share ratio.



MEMBER SERVICE USAGE

The final component is "Member Service Usage," which measures how efficiently a credit union provides and promotes services to its members. The leaders in this category are those credit unions with a high number of core account relationships. The penetration rates are a key metric as to how members value the credit union's product offerings. Do members consider the credit union their primary financial institution (PFI), or are they looking elsewhere for their other financial needs?

Moreover, measuring productivity of employees by calculating the amount of revenue generated per dollar of salary and benefit expense helps to capture the staff involvement in member activity. There is a positive correlation between member activity and the amount of income generated per employee, as credit unions with a more active membership base are more likely to use the credit union as their PFI and generate more revenue.

A value between 1 and 100 is assigned to each credit union, depending on its performance in the three core ROM areas. The primary credit union's final score is a combination of the weighted average of the percentile ranking for each ratio. Credit unions with a score of 100 are considered leaders in providing services to their members.

Callahan's ROM scoring system was not designed to be the final word on credit union performance; however, it is intended to be an important measure of the economic return created for individual members relative to other credit unions of similar size given available public data.



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AN UP-LIFTING CREDIT UNION AND ITS SPIRITED CEO

UP Arkansas Credit Union Thrives on Positive Service

Kimberly Cockrill, Publications Manager, Cornerstone Credit Union League

The third oldest credit union in Arkansas began in 1933 as North Little Rock Missouri Pacific Credit Union. After a second name change to Union Pacific, the credit union got a modern makeover in 2016. It's now UP Arkansas FCU.

UP Arkansas has \$27 million in assets and serves 3,500-plus members. They may be small, but they're mighty. They wanted a new name that conveyed their confidence in the credit union and their members, and that optimism shows in their logo and their motto: Up lifting our community with exceptional financial services!

CEO Linda Stanton says the credit union wants to be a contemporary partner with their members to help them achieve their financial goals. "We're always looking toward the future with renewed vision because we intend for our credit union to be a survivor," she says.

UP Arkansas is a multiple common-bond credit union with a low-income designation. Primarily, they serve Union Pacific and Amtrak railroads, smaller employers, a Catholic school, and some churches.

"We've always had a very stable SEG base that's been a major employer in our area," Stanton says. "However, we reached a point where that limited our aspirations for growth, which is one of the reasons we took the re-branding plunge. We continually focus on the future and what we'll need to get us there. "

Like all credit unions facing healthy marketplace competition, UP Arkansas strives to differentiate itself. Stanton says their commitment to the "people helping people" philosophy shows.



"Our members come in to do business and stay to visit," she says. "Our board and volunteers donate time and effort solely for their love of people and their belief in the credit union movement."

They keep their rates competitive and their services viable, but the regulatory environment has been a struggle, Stanton admits. "A credit union of our size doesn't have the resources for a dedicated compliance team, but we have trained staff and try to stay on top of regulatory issues. We're fortunate to have a proactive core that helps us before anything becomes a problem; however, we've had to change how we do business as a result of costs or regulatory concerns that hurt our bottom line."

Stanton is an Asset Category 1 director on the Cornerstone board, and she serves on the Small Credit Union Committee. She's savvy about the Credit Union Movement and has a board that understands the importance of progressive technology. "We want to do what it takes to stay around for a long time," she says.

She keeps the board as informed as possible about the inner workings of the credit union and the industry and attributes their success to good communication. "The board values management's opinions, but they endeavor to stay educated so they can make significant and constructive decisions on their own."

Stanton values her innovative management team and a board with a strategic vision. UP Arkansas' staff retention rate reflects the commitment the credit union and the board makes to them as well. They have a combined tenure of 114 years for eight fulltime and one part-time employee.

As a 2006 graduate of Southwest CUNA Management School, Stanton is a huge supporter of the program. One of her employees is also a graduate and one is currently attending.



"The attending employee is using an employee training program as one of her strategic initiatives," Stanton says. "We hope to build on her plan and use it to create a formal standardized training program for all of our employees."

Santon notes she's always encouraged employees to pursue education, and she likes helping them with their career goals. "We have a tuition program here at the credit union that will reimburse employees for college tuition, should they wish to follow that path. My VP and I utilized this program to acquire our management degrees."

They also subscribe to CUNA Professional Development Online, which offers creative solutions for inspired learning. From CPD, they assign courses to employees. They focus on training at staff meetings, training provided by their core, and extensive training offered by Cornerstone.

Advocacy is an integral focus for Stanton. "I'm always attending or urging my staff to attend governmental affairs meetings and engagements," she says. She has a director involved in the legislative action committee in Arkansas and encourages her staff to become involved in advocacy whenever possible.



Like all CEOs, certain worries and concerns can keep them up at night. "Can we stay viable?" Stanton asks. "Will we be able to continue to meet the needs of our members with respect to technology? Will regulatory and compliance issues become too cumbersome for small credit unions? Can we continue to grow and do it safely? What's the economic future of our country, and how will it affect the credit union industry?"

As for the future, UP Arkansas isn't looking toward branch expansion. They already have two, and for a credit union their size that can be challenging. But they're hoping to put a new employee training program in place. "Educated staff is essential for growth and progress," Stanton says.

"We have a diverse group of employees who are able to relate to our members in many different ways. We understand that despite the move toward technology, people still value a personal relationship, and we always strive to provide one."

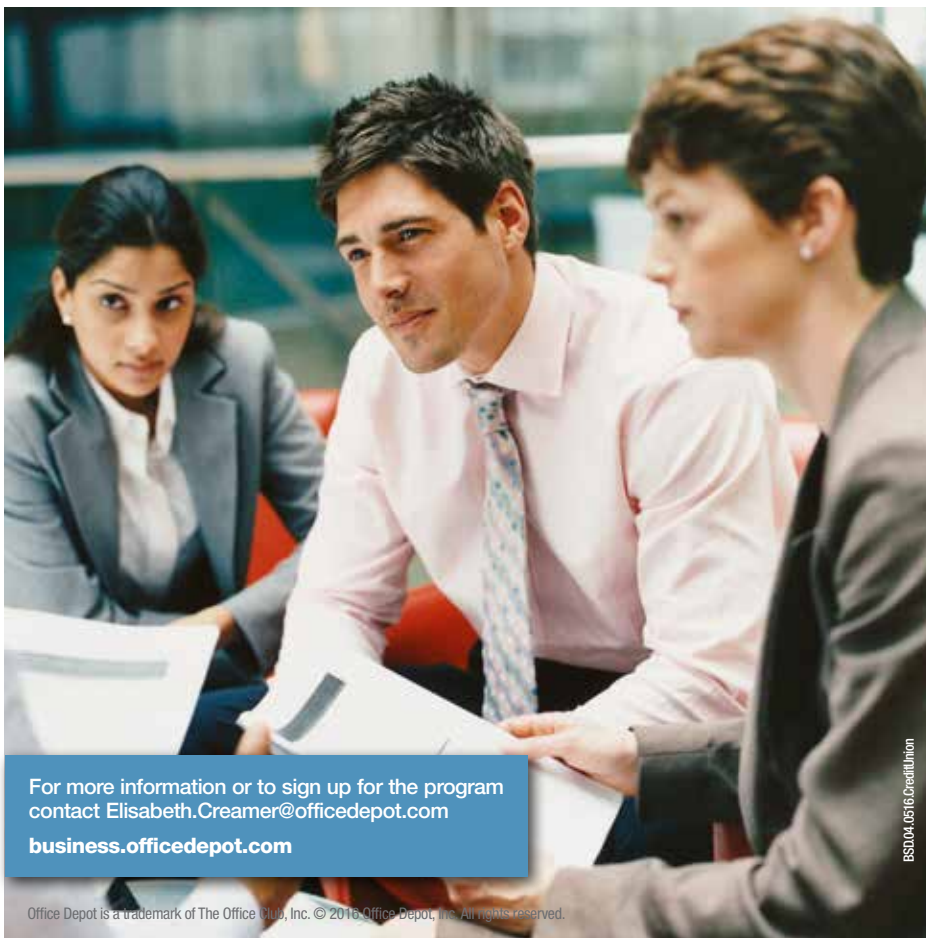


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THE POWERFUL EFFECT OF ADVOCATING FOR CREDIT UNIONS

Charlotte Spencer, Legislative and Regulatory Director, Cornerstone Credit Union League

As the largest credit union in their field of membership, Mobiloil Federal Credit Union is now leading the charge on engaging lawmakers. With the strength of their asset size and membership, they felt a responsibility for speaking on behalf of credit unions in their area and sent a team to attend this year's CUNA Governmental Affairs Conference, which gave them an opportunity to meet directly with their lawmakers.

"We spent many years at Mobiloil Credit Union focused only on how we could serve our membership well, make good decisions for them, and protect their money," said Board Chairman Richard Hegele. "I attended the GAC for the first time in 2016, and that experience was profound. I understood the immense opportunity and momentum credit unions have to serve financial needs and the impact we can have on shaping agendas in Washington. I wish we hadn't waited so long to go."

"This was my first time to attend the GAC conference," said Chief Operating Officer and Executive Vice President John Doucet. "I was thoroughly impressed by the quality of the speakers and really enjoyed hearing from lawmakers and public figures like Gen. Colin Powell."

"Hiking the hill was a great experience," Doucet continued. "Our Mobiloil Credit Union group was well prepared for our meetings. We were able to tell first-

HOW MOBILOIL FCU EVOLVED INTO AN ADVOCACY POWERHOUSE

hand the impact of how regulations and fraud are affecting our credit union and know that someone was really listening. It was a good exercise and energized us to come back and start having those same conversations at our local lawmakers' offices."

Vice President of Marketing Tabettha Franklin noted, "Being part of the CU movement on a national level is powerful. I think CUs that take the time to send delegates to this event inevitably come away from it understanding their purpose as leaders in their organization and in the industry. With our group, it was beneficial to split up and then come back as a group to discuss content."

This year's visiting delegates from Mobiloil consisted of five first-time attendees and three returners who found they had more confidence presenting to lawmakers on their visits. The new ones were inspired to do more back at home to convey the message of advocacy, Franklin said.

Advocacy buyers beware: attending a premier advocacy event such as the GAC has been known to inspire an even greater desire for acts of advocacy. The Beaumont-based credit union, with more than \$618 million in assets, is now running Project Zip Code and Texas Voter Match and encourages sustained giving and payroll deduction by employees to their PAC. They've also signed up to participate in the Member Activation Program, or MAP.

All of these advocacy activities affect the credit union board, management, staff, and members in myriad ways.

"Last year we did more to educate our staff on the payroll deduction option for contributing to lobbying and league initiatives," said Franklin. "We increased the number of employees who signed up by explaining in detail what that money is used to achieve."

Franklin said they will do more incrementally to convey the advocacy message. "It takes time, and we want to ensure a positive response by all. We hope the outcome will increase loyalty from our members and that employees will appreciate that they are part of something unique."

Mobiloil plans to become more active in government relations at the local level and interact with their federal representatives' offices to continue building relationships. As Cornerstone recommends, the credit union doesn't endorse a specific party and, instead, chooses to interact with lawmakers who support agendas that benefit credit unions.

From Franklin's viewpoint at the GAC, they had great meetings with their House and Senate lawmakers. "It appears they're all on our side where the CFPB, regulatory relief, and tax status protection is concerned," she said, adding that with data breach and fraud concerns, more needs to be done. "They seemed sympathetic to the burdens, but none had a real strong message about what they would support to make merchants accountable."

Mobiloil plans to return to the GAC every year to continue being a part of shaping the advancement of the movement and lobbying efforts.

"Our ultimate goal would be for everyone on our board and senior management team to attend at least once," Franklin said. "We expect that a minimum of six people per year will be selected to attend."

"The most impactful element of the GAC is that it really helps attendees see the significance and power that a unified group can have on directing legislation that affects millions of American citizens," Franklin said. "Credit unions many times don't wander outside of the communities they serve and perhaps don't realize that their purpose, mission, and values are shared among so many other like-minded organizations. The GAC sets precedence as an event that brings credit unions of all sizes and structures together in an effort to move mountains."



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How to Succeed as a Credit Union VOLUNTEER

*Gary Wall, Chairman Tinker FCU &
Chairman Volunteers Council Executive Committee*

Credit union governance by elected member volunteers is one of the core values of the credit union industry; and the better prepared volunteers are, the better the governance.

The rapid march of technology, the profusion of regulations, competition (including adversarial efforts by banks), and the expectations of our members makes the credit union business far more complicated than it was even a few years ago. Add to that the escalating costs of doing business. For example, the use of expensive technology has become necessary for virtually all of our products and operations, and fraud threats drive the necessity for cybersecurity measures. These conditions and costs are threatening the very existence of credit unions, especially small ones.

For a credit union to thrive—and maybe even survive—its volunteers must be well informed and engaged. They must bring their A game to every responsibility, and that entails more than an awareness of financials. A volunteer must have at least foundational understanding of the following:

- IT and cybersecurity;
- Political advocacy at local, state, and national levels;
- Strategic planning—actual long-range plans;
- Understanding the demographics of our society and our membership;
- A service mindset to provide the best possible service to our members; and
- Corporate team building.

I realize it's up to the CEO to act in these areas, but it is the board's responsibility to oversee those

actions, approve the budget for funding and the policies for application, etc. Thus, volunteers must have foundational awareness and understanding in order to make the best decisions on behalf of their members. The same is true for supervisory committee volunteers whose full engagement is vital to the success of the credit union.

How Volunteer Boards Can Overcome Threats and Tackle Challenges

Cornerstone Credit Union League's mission for volunteers is all about helping them do their jobs better to support the credit union, staff, and members. To that end, the league offers timely and relevant educational resources through conferences, seminars, roundtables, mentoring and collaboration programs, chapters, and other peer-to-peer communications like online council forums.

Some of the training is dues-supported and some have associated fees, but rest assured any costs are offset by the greater benefits of pertinent industry knowledge and usable skills.

First and foremost, I recommend that all volunteers join the Volunteers Council for peer-to-peer networking, sharing ideas, and exploring solutions, as well as taking advantage of complimentary webinars. Attend the annual Volunteers Forum and chapter meetings and participate in other educational offerings, such as those for asset/liability management, board development, cultural cohesiveness, and strategic planning.

The better prepared we volunteers are to meet the current and future challenges of the credit union, the better we will serve our members.

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THE SCMS INNOVATION SYMPOSIUM:

A Collision of New Blood, Experience, and Disruptive Thinking

Vickey Morris, Vice President Marketing, Cornerstone Credit Union League

The Southwest CUNA School of Management is known for its exceptional training, access to top industry experts, and the opportunity to ignite an inner passion and vision for personal and professional growth. New this year, the July class of graduates, alumni, and alumni guests will take part in a special SCMS Innovation Symposium on July 19. This think-tank-style event is designed to bridge the generational gap, generate new ideas, and explore transformative strategies for the future of the credit union movement.

This is an excellent opportunity to mine the minds of living generations, from Boomers to Millennials, through open dialogue in a pressure-free environment. We want to blend the SCMS alumni experience with the fresh, motivated mindset of third-year students. A collision of new blood, experience, and disruptive thinking can help skyrocket the credit union movement. Want to be a part of it?

The July 9-19 SCMS Class of 2017 will be challenged during the weeks prior for ideas and questions that can be part of the discussion on Wednesday, July 19—just before their actual graduation that evening. Participants will consider questions like:

- How can we retain our collective institutional knowledge while transforming to a progressive, technology-savvy movement?
- What are the carryover problems in need of 21st Century solutions?
- How can we strengthen our member-centric cooperative core and extend our market share?
- What does the future look like?
- What are the disruptive game changers that can catapult the industry forward?

In addition to open discussions, Oklahoma Central Credit Union CEO Gina Wilson will facilitate a seasoned CEO panel that includes Mike Kloiber from Tinker FCU, Craig Tabor from BluCurrent CU (Missouri), and Lily Newfarmer from Tarrant County's Credit Union.

There's no charge for current SCMS alumni or those who have paid lifetime dues. Alumni are also welcome to bring a credit union professional or future student at no charge as their guest.

Added bonus! Alumni who come in early for the annual golf tournament and choose to stay for the Innovation Symposium are invited to stay for the annual dinner, reception, and scholarship auction Tuesday evening.

For additional information, please contact SCMS Director and Synergist Janine McBee at 800-442-5762, ext. 6634, or 469-385-6634, or via email at jmcbec@scms.coop.



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Why You Should Attend a

*Kimberly Cockrill, Publications Manager,
Cornerstone Credit Union League*

Among its wealth of training options, Cornerstone includes a number of roundtables—a forum that allows for more peer-to-peer discussion, brainstorming, and networking opportunities than seminars, conferences, or online offerings.

Roundtables are especially good for informal gatherings where professionals with similar roles and interests can learn from one another face to face. Especially if you don't have access to a mentor who offers knowledge, guidance, and support as you work through credit union issues, roundtables are an exceptional resource.

Not every roundtable setting takes place at real round tables. Figuratively, however, it is round. There's no beginning, end, or middle and usually no "leader" at the head of the table. Instead, a facilitator organizes and guides discussion, ensures everyone contributes, intervenes only as necessary, and keeps dialogue flowing.

A hallmark of the roundtable format is the flexible, no-pressure environment. In fact, everyone is equal at a roundtable, which allows people to feel more comfortable expressing opinions, sharing experiences, and being themselves. When our discussion is spontaneous and our minds are open—and free of preconceptions—we learn best. At roundtables, you're as much a part of the teaching as the learning. As a result you're better able to:

- Connect and interact with peers at a more in-depth level;
- Share ideas, insights, and best practices;
- Trade stories of real-life experiences;
- Troubleshoot problems and focus on solutions;
- Compile and weigh opinions from others' passion, knowledge, and experience;
- Group brainstorm small and big-picture issues; and take what you learn home to share with colleagues.



Some things to remember:

- A key purpose of the roundtable discussion should be to clarify and create a space for differing opinions on a topic.
- Active listening is as important as talking and, quite often, listening is even more important.
- Participants should ask not only open-ended questions that begin with "how" and "why," but open-minded questions that allow for a wide range of open-ended answers.
- It can be easy to sound skeptical or accusatory, so note your tone.
- We can be curious about what others think without having to give up our stance.
- There's value in questioning your beliefs when they may not be serving you.
- Spontaneous conversation encourages participants to resolve issues of disagreement, which can increase the quality of decisions and the speed of the process.
- Don't agree? Remind yourself of the benefit of learning something new or sympathizing with another person.
- Realistically, not all participants may hear what they want to hear, but contributions are always worth sharing and receiving.

Cornerstone offers roundtables for CEOs, managers, and HR staff. When an opportunity comes up, don't hesitate to register and find your own benefits to attending a roundtable.



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The **HIGH COST** of Poor Credit Empowering Members' Financial Lives

Shana Richardson, CEO, Ser Tech



Bad credit is an expensive burden that can cost credit union members much more than a low FICO score. Bad credit doesn't just affect members' loans; it actually branches out to many other areas.

Having bad credit can make it next to impossible to attain a new car, an apartment, a personal loan, or even a home. Even something as simple as getting a new credit card could be out of the question for a member with a negative credit history. These tangible effects don't account for the emotional stress a member is likely to endure when dealing with these issues.

Bad credit also means members pay higher interest rates when they borrow, which impacts other expenses like car insurance. Insurers have figured out that people who wreck their credit are also more likely to wreck their cars. Finally, it can hurt members' ability to find work. Many employers believe that those who aren't responsible with their own money might not be responsible with the boss's money either.

Managing and understanding credit scores is more than just managing money. It allows members to understand their values, visions, and goals, eventually making decisions that enable them to live fully satisfying lives. It's the moment that members realize taking control of their credit scores is so much more than just financial that is the difference maker. Ser Tech has worked with more than 3,000 credit unions to help their members for over two decades.

We recommend credit unions empower members to recognize that their credit health is more than just a score. This provides tremendous opportunities when credit unions can provide readily and easily accessible score-focused education online, where members can learn about credit and what their individual reports mean.

We believe there's a need for products and services that can assist the credit union and its members in improving their credit awareness, education, credit score, and financial acuity. Because of this, our company created Flitter™. Flitter gives your members the authentic FICO score that determines what loans and loan terms they qualify for. Each Flitter report provides the member's FICO score and the key factors affecting it, plus a thorough explanation.

With Flitter, we've developed a unique approach that will help credit unions help their members build and grow wealth, creating a comprehensive program that covers every aspect of their financial lives.

Bottom line, by listening more and talking less, members may find their own answers and peace of mind. And by inviting members to talk honestly about their credit scores, you'll be able to connect with them, learn more about their financial concerns, and help them become even more empowered in managing their financial futures.



*For more information, please call
469-941-5110 or email service@sertech.com.*

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I know what you're thinking. Here comes another article trying to convince me why the Millennials are the way they are with their "poor" work ethic and why we need to coddle them. Not true! For the record, I am not a Millennial. However, I realize, like many of you, I could be working for someone from the Millennial generation at some point. I can tell you, it excites me, and I challenge you to consider it a great opportunity as well.

According to the BNP Paribas Global Entrepreneurs Report 2016, "The Millennipreneurs," as they call them, launched twice as many companies in the new economy and traditional sectors as their elders (8 Millennial-owned companies to 3.5 for older generations). And among them, women are more successful than men. Those are impressive stats.

While at a credit union conference last year, one of the keynote speakers was political commentator and strategist James Carville, who said something about Millennials that truly opened my eyes. He said the Millennial generation is no different than any other. "The only difference between us and them is one word: Why?"

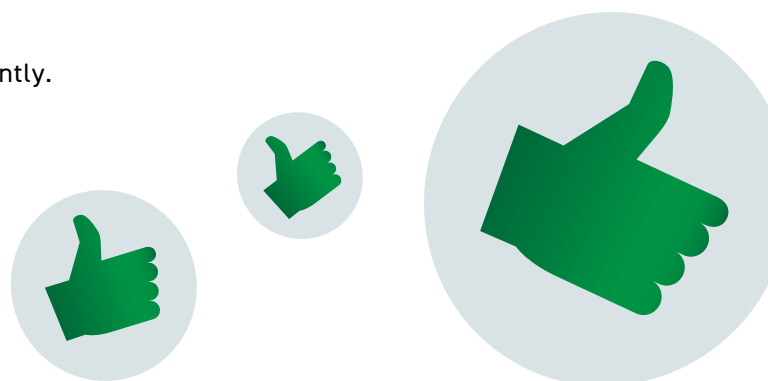
To his point, the younger generations have grown up with technology and the Internet. They have 24/7 access to the answer to just about everything—and they can have it instantly. If they don't get the answer to "why," they move on.

The following month, I had an opportunity to speak to a group of credit union leaders on the topic of employee engagement. To no surprise, Millennials were a big part of this discussion. When I shared with the group what I had learned from Mr. Carville, one response was, "Why should we have to adjust just for them?"

I asked the individual to consider it another way. If the directive at your credit union is for workers to advise every member of their team about why they're doing what they're doing before they do it—and you are one of the recipients in need of this information—would having this information ahead of time deter you from doing your job, or further inspire you?

Many of us grew up in a generation where we did what we did on the job because we were told to. For the most part, we followed without hesitation and were rewarded. But if you think about it, which is smarter, the sheep following the herd off the cliff, or the one stopping at the edge and asking why?

The reality is there are no "poor" Millennials at your organization or any other. Yes, explaining why certain things are done might take more of your time; but, in the end we will all benefit. Plan your organizational culture to include the why, and you'll be ahead of the game.





Safe Harbor in a Storm

WHERE DO YOUR MEMBERS TURN IN A FINANCIAL EMERGENCY?

Cheryl Lawson, Executive Vice President, JMFA

According to a recent CareerBuilder survey, 75 percent of Americans live paycheck to paycheck. While minimum wage workers are affected the most (66 percent), 23 percent of workers making \$50,000 to \$99,000 struggle financially each month, and nearly a tenth of earners making \$100,000 or more feel the financial pinch from time to time.

Whether this dilemma is caused by a failure to observe a budget, economic conditions, or unforeseen expenses, many consumers face occasional financial challenges. In fact, an error in calculating a checking account balance or a late deposit can result in consumer purchases being denied and having to rely on expensive—often unregulated—sources for cashing a check and paying bills. What's more, it can lead to difficult situations with merchants that people rely on for their everyday needs.

Member-centric solutions meet accountholder needs

Credit unions can play an important role in helping members maintain financial stability by providing a fully disclosed and transparent overdraft solution that covers occasional financial shortfalls. The key is to make sure program practices are in line with regulatory and consumer protection expectations, such as:

- Simple, easy-to-understand processes;
- Full disclosure on overdraft limits;
- Reasonable fees; and
- Transaction-clearing procedures that don't maximize revenues.

When consumers experience a financial shortfall, they appreciate knowing their credit union will help them through an urgent need to purchase necessary products and services. When members are knowledgeable about service costs and how things work, they can make informed decisions about taking care of their short-term needs.

Providing members with access to a compliant overdraft program that helps them manage their finances can set your institution apart from the competition and leads to long-term accountholder loyalty that doesn't always come with other services.

Members appreciate help navigating rough financial waters.

I recently learned from a client about an accountholder who had experienced a reduction in work hours due to an industry slowdown. While this individual found a new job relatively quickly, there was a span of time between jobs and paychecks where he was without a financial cushion to help pay routine expenses.

MEMBERS APPRECIATE HELP NAVIGATING ROUGH FINANCIAL WATERS

Thanks to his financial institution's fully disclosed overdraft program, this individual could cover financial responsibilities with peace of mind and avoid damage to his credit. As soon as his paycheck arrived, he was able to re-establish a positive balance in his account. Without the safety net provided by their overdraft program, accountholders facing similar situations could experience very different results.

Proper tools and established directions clear the way to successful results.

By providing a compliant overdraft service that includes transparent communication and education regarding eligibility, appropriate program usage, and repayment policies, you can strengthen your relationship with existing members and help them sail smoothly through occasional rough financial waters. At the same time, you can successfully navigate regulatory expectations while earning the non-interest income you need to reach your performance goals.

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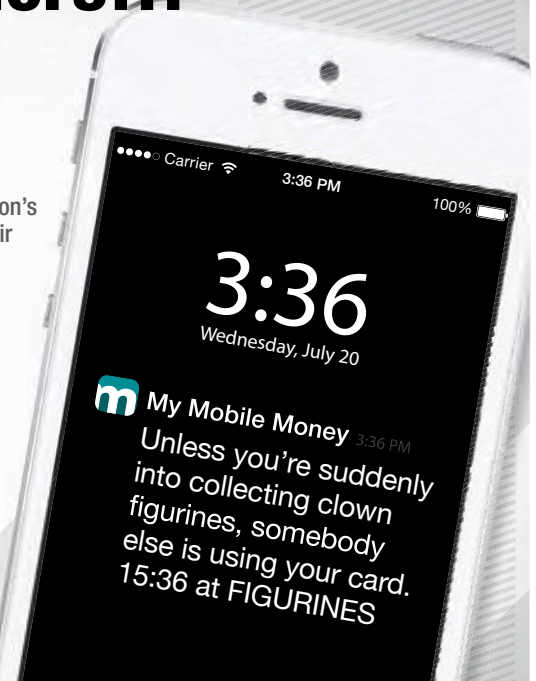
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Transformation Comes First, THE BRANCH... SECOND

John Hyche, Senior Vice President and Principal, LEVEL⁵

In my role, I frequently speak at state and national credit union conferences, often on the topic of branch transformation. Frequently, the conversation centers on:

- Is branch transformation about branding through graphics and digital media?
- Is branch transformation about cash and service automation?
- Is branch transformation about interior design and furniture selection?
- Is branch transformation about updating the branch décor and reorganizing the space?
- Is branch transformation just putting lipstick on a pig?

These are all valid questions (maybe not the one about lipstick and a pig), but they are secondary, tactical actions. The real issue is transformation, not branch transformation. The point is that many credit unions realize the old ways of doing things don't match today's consumer marketplace as well as they once did. Further, competition exerts constant pressure that demands a reaction.

The real question is about what is being transformed—changing from what to what. Self-aware credit union management teams recognize this and align support at every level in the institution. Transformation is a change in culture, operational paradigm, and member engagement philosophy. The goals of transformation usually include:

- Membership growth;
- Account growth, loans, and deposit;
- Optimization of human capital; and
- Member experience, engaging members of all demographics in ways that are convenient and relevant to them.

Certainly, a multitude of questions and concepts surround transformation. Often, these questions require soul searching and gut-wrenching changes. But changes are imperative to remain competitive and relevant in the financial services industry.

Branch transformation is a natural outflow of the bigger transformation initiative—the visible, tangible result of a changed attitude and commitment to the next generations of credit union members.

So what's a good credit union manager to do?

1 Define success. Articulate the credit union's new condition. Include both the institution's and members' perspectives in this definition. This needs to be guided by the "big picture" principles, emotions, and conditions that will characterize the transformed institution. It must include tangible, measurable markers so progress can be tracked over time.

2 Walk in their shoes. You should already know what a win looks like for the institution. Equally important is understanding what a win looks like for your members; otherwise, the desired win/win scenario is impossible to define. Surveys, interviews, focus groups, and research will support this effort. Further, this effort must be clarified and aligned with the definition of success.

3 Connect the dots. Define the path from the current condition to the desired condition. This requires "blinders off" honesty as you evaluate what you do and how you do it and then write a prescription for a changed course of action. Some changes may be subtle, others may be dramatic. Internal and external communication is imperative to establish the validity and value of the transformation, and it supports the top-to-bottom alignment within the organization.

With the goals identified and the plan in place, you are positioned to begin transformation, and the task of branch transformation will find its proper place as part of the larger initiative.



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