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COLLECTION
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ROLE RE-VISION FOR THE MODERN CREDIT UNION



FOR MORE CREDIT UNION STRATEGY & PERFORMANCE VISIT

CREDITUNIONS.COM

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LEADERS IN EMPLOYEE PRODUCTIVITY

Which credit unions lead the industry in four different measures of employee productivity?

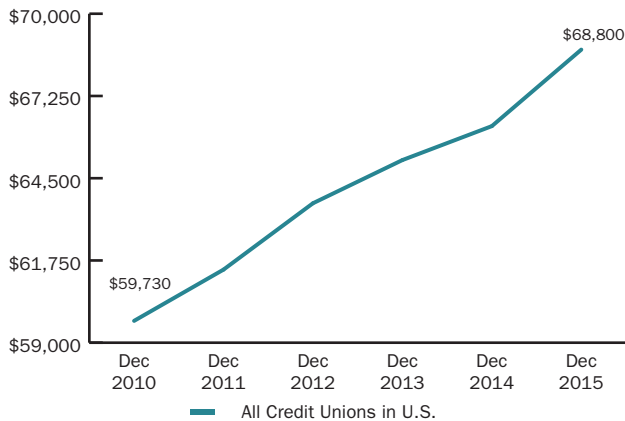
BY MICHELLE PARKER

Credit unions monitor employee productivity to determine areas in which they can reduce costs and increase revenue. Looking at which credit unions lead the industry in employee productivity is an effective way to benchmark efficiency relative to peers. The above average lending results posted by the credit unions that appear on the year-to-date loan originations per FTE leader table likely reflects institutions that are meeting member demand by successfully offering attractive loan products at competitive rates.

Credit unions looking for insightful employee productivity benchmarks should also consider the performance posted by leaders in revenue earned per dollar of salary and benefits spent. This is a key ratio to consider because the total cost of human resources is typically a credit union's largest single operating expense. Finally, looking at the performance of leaders in annual revenue per full-time employee offers additional perspective into how credit unions are maximizing returns on an employee-level basis.

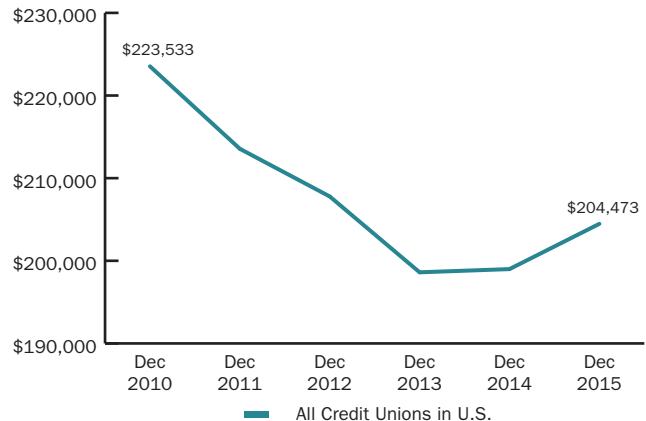
SALARIES AND BENEFITS PER EMPLOYEE

FOR ALL U.S. CREDIT UNIONS | DATA AS OF DECEMBER 31



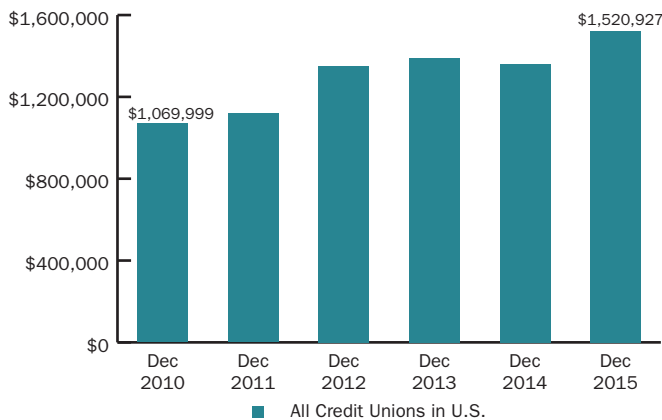
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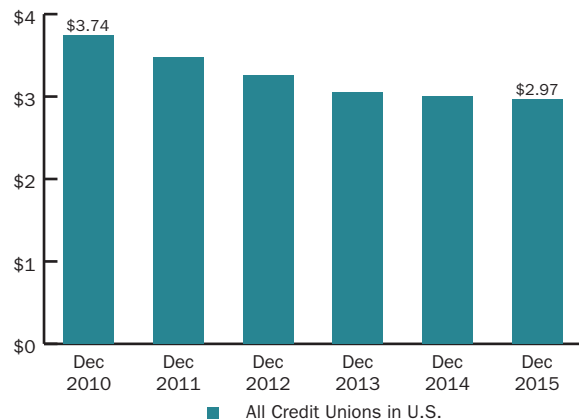
LOAN ORIGINATIONS PER EMPLOYEE

FOR ALL U.S. CREDIT UNIONS | DATA AS OF DECEMBER 31



\$ REVENUE PER \$ SALARY & BENEFITS

FOR ALL U.S. CREDIT UNIONS | DATA AS OF DECEMBER 31



SOURCE FOR ALL GRAPHS: CALLAHAN & ASSOCIATES | WWW.CREDITUNIONS.COM

LEADERS IN SALARY & BENEFITS PER FTE EMPLOYEE

DATA AS OF DECEMBER 31, 2015 | FIRSTLOOK CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Annualized Salary & Benefits Per FTE Employee	Total FTE Employees	Annualized Revenue Per FTE Employee	Total Assets
1	Sea Air	CA	\$262,466	18	\$201,830	\$139,396,165
2	Progressive	NY	\$207,095	35	\$932,577	\$665,431,747
3	Vision One	CA	\$150,786	12	\$328,948	\$65,746,819
4	Star One	CA	\$149,281	182	\$952,700	\$7,857,993,558
5	Edinburg Teachers	TX	\$148,356	11	\$290,163	\$86,757,568
6	Quorum	NY	\$146,270	127	\$388,032	\$954,867,993
7	San Joaquin Power Employees	CA	\$144,499	6	\$641,014	\$131,826,071
8	Hoboken School Employees	NJ	\$141,926	4	\$403,444	\$46,346,215
9	Yonkers Teachers	NY	\$141,034	3	\$403,147	\$55,384,854
10	Bopti	CA	\$136,118	4	\$629,936	\$66,411,812
11	APL	MD	\$132,494	48	\$232,576	\$407,769,667
12	AFLAC	GA	\$131,963	10	\$450,156	\$189,226,746
13	Alliant	IL	\$130,982	398	\$585,170	\$8,673,603,672
14	Matson Employees	CA	\$129,987	3	\$252,219	\$32,285,874
15	FocalPoint	NY	\$129,934	18	\$128,377	\$45,682,136
16	Chicago Firefighter's	IL	\$128,812	5	\$337,489	\$52,537,472
17	Vah Lyons Employees	NJ	\$125,393	3	\$478,172	\$42,959,135
18	Long Beach City Employees	CA	\$125,254	22	\$284,989	\$299,321,995
19	O.A.S. Staff	DC	\$124,657	21	\$305,899	\$190,866,849
20	Evangelical Christian	CA	\$124,025	145	\$248,279	\$900,486,682
21	Encore	IL	\$123,824	2	\$269,195	\$34,854,245
22	United Nations	NY	\$123,811	473	\$314,486	\$4,357,291,509
23	Pacific Service	CA	\$121,496	112	\$277,138	\$1,118,482,237
24	Liberty Bay	MA	\$121,279	75	\$253,746	\$652,832,420
25	Los Angeles Police	CA	\$119,745	150	\$240,244	\$830,408,134
26	NARC	MD	\$119,431	3	\$135,974	\$23,472,335
27	Printing Industries	CA	\$118,958	5	\$349,130	\$23,376,904
28	SMW 104	CA	\$118,407	8	\$282,351	\$86,360,722
29	Consumers	NY	\$116,822	9	\$279,492	\$57,509,513
30	ILWU - FSC	CA	\$116,167	8	\$133,200	\$25,814,812
31	Caltech Employees	CA	\$115,336	69	\$489,771	\$1,397,949,329
32	New England Teamsters	MA	\$114,860	14	\$170,993	\$58,332,356
33	Technology	CA	\$114,624	226	\$278,061	\$2,065,689,521
34	International UAW	MI	\$114,099	3	\$280,437	\$23,896,865
35	Self Reliance New York	NY	\$112,732	44	\$878,094	\$1,159,328,427
36	Stanford	CA	\$112,350	168	\$365,383	\$1,894,471,716
37	California	CA	\$112,152	287	\$236,786	\$1,463,540,384
38	Local Government	NC	\$111,700	147	\$607,456	\$1,588,631,450
39	San Francisco	CA	\$111,578	135	\$239,102	\$999,570,515
40	Denver Fire Department	CO	\$110,676	9	\$364,054	\$145,097,835
41	Union Building Trades	NJ	\$110,029	13	\$224,018	\$73,711,021
42	Department Of Commerce	DC	\$109,518	41	\$348,440	\$345,153,408
43	EPA	MS	\$108,941	2	\$316,125	\$20,445,689
44	A.A.E.C.	IL	\$108,828	5	\$327,952	\$74,078,111
45	KeyPoint	CA	\$108,797	172	\$244,309	\$1,006,688,604
46	Academic	NY	\$108,258	5	\$374,295	\$41,761,985
47	Direct	MA	\$108,153	52	\$299,144	\$463,269,046
48	Local 697	IN	\$108,032	4	\$213,821	\$34,115,628
49	Southland	CA	\$107,572	112	\$242,766	\$579,377,106
50	NCPD	NY	\$107,407	17	\$1,153,200	\$698,071,839
AVERAGE FOR CREDIT UNION INDUSTRY			\$68,946	44	\$204,906	\$199,904,987



LEADERS IN ANNUAL REVENUE PER FTE EMPLOYEE*

DATA AS OF DECEMBER 31, 2015 | FIRSTLOOK CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	Annualized Revenue Per FTE Employee	Total FTE Employees	Total Assets
1	Merck Employees	NJ	\$1,391,661	24	\$1,894,022,542
2	NCPD	NY	\$1,153,200	17	\$698,071,839
3	Star One	CA	\$952,700	182	\$7,857,993,558
4	Progressive	NY	\$932,577	35	\$665,431,747
5	Self Reliance New York	NY	\$878,094	44	\$1,159,328,427
6	San Joaquin Power Employees	CA	\$641,014	6	\$131,826,071
7	Bopti	CA	\$629,936	4	\$66,411,812
8	Schlumberger Employees	TX	\$599,990	39	\$792,378,689
9	Alliant	IL	\$585,170	398	\$8,673,603,672
10	Southern	TX	\$569,597	9	\$90,961,770
11	APCO Employees	AL	\$550,130	115	\$2,599,286,233
12	F & A	CA	\$517,971	80	\$1,455,167,103
13	California Lithuanian	CA	\$507,455	7	\$109,796,627
14	Lufthansa Employees	NY	\$496,645	4	\$97,309,243
15	Caltech Employees	CA	\$489,771	69	\$1,397,949,329
16	General Electric	OH	\$484,004	159	\$2,295,095,847
17	Mead Coated Board	AL	\$479,633	3	\$51,623,702
18	Bellco	CO	\$479,369	313	\$3,109,283,079
19	Vah Lyons Employees	NJ	\$478,172	3	\$42,959,135
20	Long Beach Firemens	CA	\$475,517	10	\$171,629,128
21	Lomto	NY	\$474,486	24	\$273,481,915
22	State Farm	IL	\$469,655	129	\$3,943,461,167
23	Workmen's Circle Incorporated	GA	\$454,713	5	\$61,820,821
24	AFLAC	GA	\$450,156	10	\$189,226,746
25	Pentagon	VA	\$443,930	1,665	\$19,460,442,369
26	University Of Iowa Community	IA	\$423,242	350	\$3,195,095,197
27	IDB-IIC	DC	\$409,875	34	\$513,994,342
28	SM	KS	\$409,849	4	\$62,736,458
29	Hoboken School Employees	NJ	\$403,444	4	\$46,346,215
30	Yonkers Teachers	NY	\$403,147	3	\$55,384,854
31	BEUCU	WA	\$402,651	1,403	\$14,471,060,884
32	Chevron	CA	\$402,307	233	\$2,748,259,463
33	MECE	MO	\$397,932	14	\$155,506,815
34	Bethpage	NY	\$392,146	558	\$6,247,752,315
35	Deere Employees	IL	\$389,500	88	\$784,567,477
36	Quorum	NY	\$388,032	127	\$954,867,993
37	Academic	NY	\$374,295	5	\$41,761,985
38	Navy	VA	\$366,671	12,761	\$73,279,078,865
39	Stanford	CA	\$365,383	168	\$1,894,471,716
40	Denver Fire Department	CO	\$364,054	9	\$145,097,835
41	Hi-land	UT	\$361,503	4	\$46,639,156
42	SECU of Maryland	MD	\$357,485	368	\$2,982,275,697
43	Riverdale	AL	\$357,262	15	\$66,971,955
44	ESL	NY	\$356,803	628	\$5,666,403,125
45	Connecticut State Employees	CT	\$354,380	67	\$1,696,957,247
46	DOY	OH	\$353,282	4	\$45,259,905
47	Employees	IA	\$349,761	11	\$85,982,836
48	PAHO-WHO	DC	\$349,307	17	\$204,566,377
49	Printing Industries	CA	\$349,130	5	\$23,376,904
50	B&V	KS	\$348,935	4	\$66,681,726
AVERAGE FOR CREDIT UNION INDUSTRY			\$204,473	44	\$199,904,987

*FULL-TIME EQUIVALENT (FTE) IS CALCULATED AS FULL-TIME EMPLOYEES PLUS 50% OF PART-TIME EMPLOYEES.

LEADERS IN YEAR-TO-DATE LOAN ORIGINATIONS PER EMPLOYEE

DATA AS OF DECEMBER 31, 2015 | FIRSTLOOK CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	YTD Loans Originated Per Employee	Total FTE Employees	Total Loans
1	Star One	CA	\$6,212,139	182	\$3,232,068,821
2	SM	KS	\$6,069,520	4	\$48,398,988
3	WCLA	WA	\$5,593,726	6	\$41,350,440
4	General Electric	OH	\$5,528,415	159	\$2,043,540,770
5	Pentagon	VA	\$5,486,412	1665	\$17,430,494,505
6	Bellco	CO	\$5,321,963	313	\$2,576,209,914
7	Dawson Co-op	MN	\$5,066,703	21	\$112,419,863
8	San Joaquin Power Employees	CA	\$4,961,453	6	\$82,516,014
9	University Of Iowa Community	IA	\$4,885,294	350	\$2,900,283,396
10	Bethpage	NY	\$4,695,504	558	\$4,033,168,464
11	Alliant	IL	\$4,492,094	398	\$5,261,405,290
12	BECU	WA	\$4,386,083	1403	\$9,389,497,204
13	Long Beach Firemens	CA	\$4,374,446	10	\$106,220,606
14	San Francisco Fire	CA	\$4,287,823	140	\$810,074,236
15	Bank-Fund Staff	DC	\$4,208,249	295	\$2,364,627,053
16	Summit	WI	\$3,948,541	415	\$1,828,777,012
17	Southern	TX	\$3,720,771	9	\$62,242,474
18	State Farm	IL	\$3,700,070	129	\$922,031,615
19	Direct	MA	\$3,695,058	52	\$408,191,691
20	Countryside	NY	\$3,641,823	16	\$126,294,434
21	Inspirus	WA	\$3,581,320	134	\$722,604,979
22	Greenwood	RI	\$3,563,228	58	\$337,154,986
23	Logix	CA	\$3,517,059	537	\$3,586,827,733
24	Rockland	MA	\$3,501,028	158	\$1,316,069,249
25	SECU of Maryland	MD	\$3,488,574	368	\$2,366,316,707
26	Deere Employees	IL	\$3,478,549	88	\$649,176,973
27	San Diego County	CA	\$3,465,286	754	\$5,012,879,001
28	Idaho Central	ID	\$3,437,939	617	\$2,174,012,517
29	Lake Michigan	MI	\$3,430,735	898	\$3,061,269,489
30	Elements Financial	IN	\$3,427,386	165	\$961,171,405
31	Avista Corp.	WA	\$3,425,079	5	\$36,413,434
32	Kinecta	CA	\$3,418,458	1020	\$3,270,078,640
33	Colorado	CO	\$3,404,012	51	\$96,528,512
34	Workmen's Circle Incorporated	GA	\$3,369,401	5	\$42,960,457
35	NASA	MD	\$3,358,984	261	\$1,399,482,139
36	Navy	VA	\$3,303,880	12761	\$53,291,481,946
37	Denver Fire Department	CO	\$3,270,636	9	\$55,208,531
38	Advantis	OR	\$3,255,389	192	\$959,364,038
39	IDB-IIC	DC	\$3,239,857	34	\$348,400,832
40	OnPoint Community	OR	\$3,238,825	562	\$2,450,137,671
41	Elevations	CO	\$3,208,019	389	\$1,107,074,856
42	University Of Wisconsin	WI	\$3,168,404	446	\$1,352,123,689
43	MECE	MO	\$3,127,290	14	\$92,187,939
44	Security Service	TX	\$3,117,985	1716	\$8,440,547,187
45	Coors	CO	\$3,102,810	55	\$177,115,352
46	First Tech	CA	\$3,095,574	1104	\$6,155,180,949
47	Evansville Teachers	IN	\$3,095,041	330	\$966,726,306
48	F & A	CA	\$3,083,985	80	\$282,779,267
49	Coastal	NC	\$3,061,746	440	\$2,180,182,312
50	Technology	CA	\$3,041,221	226	\$1,323,526,215
AVERAGE FOR CREDIT UNION INDUSTRY			\$1,524,147	44	\$130,747,631



LEADERS IN \$ REVENUE PER \$ SALARY & BENEFITS

DATA AS OF DECEMBER 31, 2015 | FIRST LOOK CREDIT UNIONS OVER \$20M IN ASSETS

Rk	Credit Union	St	\$ Revenue per \$ Salary & Benefits	Total Revenue	Salary & Benefits	Assets
1	Merck Employees	NJ	\$13.87	\$33,399,874	\$2,407,621	\$1,894,022,542
2	NCPD	NY	\$10.74	\$19,604,399	\$1,825,911	\$698,071,839
3	Bucks County Employees	PA	\$8.51	\$859,016	\$100,896	\$34,759,310
4	Self Reliance New York	NY	\$7.79	\$38,197,068	\$4,903,841	\$1,159,328,427
5	Southern	TX	\$6.97	\$5,126,374	\$735,239	\$90,961,770
6	Schlumberger Employees	TX	\$6.90	\$23,399,629	\$3,392,671	\$792,378,689
7	APCO Employees	AL	\$6.63	\$62,989,831	\$9,498,600	\$2,599,286,233
8	Star One	CA	\$6.38	\$173,391,312	\$27,169,130	\$7,857,993,558
9	Workmen's Circle Incorporated	GA	\$6.35	\$2,273,563	\$357,832	\$61,820,821
10	Florence Dupont Employees	SC	\$6.23	\$2,559,124	\$410,660	\$36,066,745
11	State Farm	IL	\$6.16	\$60,585,530	\$9,832,880	\$3,943,461,167
12	Power Co-op Employees	IA	\$6.01	\$1,136,138	\$189,048	\$30,292,348
13	WV National Guard	WV	\$5.81	\$1,357,878	\$233,627	\$42,148,428
14	Lufthansa Employees	NY	\$5.80	\$1,738,257	\$299,940	\$97,309,243
15	California Lithuanian	CA	\$5.69	\$3,298,458	\$579,318	\$109,796,627
16	University Of Iowa Community	IA	\$5.60	\$148,134,659	\$26,444,568	\$3,195,095,197
17	F & A	CA	\$5.58	\$41,437,698	\$7,421,783	\$1,455,167,103
18	SM	KS	\$5.57	\$1,434,472	\$257,337	\$62,736,458
19	Pioneer Mutual	TX	\$5.55	\$5,957,565	\$1,072,765	\$120,775,535
20	Bellco	CO	\$5.55	\$150,042,395	\$27,058,321	\$3,109,283,079
21	Pentagon	VA	\$5.52	\$738,920,999	\$133,767,221	\$19,460,442,369
21	General Electric	OH	\$5.38	\$76,714,685	\$14,246,455	\$2,295,095,847
23	HTM Area	OH	\$5.35	\$1,201,947	\$224,644	\$22,449,804
24	Carpenters	MN	\$5.32	\$1,427,054	\$268,044	\$23,743,866
25	McBryde	HI	\$5.31	\$1,939,671	\$365,214	\$86,819,664
26	Fort Knox	KY	\$5.23	\$60,013,070	\$11,475,135	\$1,289,160,294
27	Lomto	NY	\$5.20	\$11,387,653	\$2,189,766	\$273,481,915
28	Employees	IA	\$5.18	\$3,672,494	\$709,158	\$85,982,836
29	B&V	KS	\$5.17	\$1,221,271	\$236,373	\$66,681,726
30	Navy Army Community	TX	\$5.16	\$131,548,224	\$25,490,340	\$2,361,365,208
31	Columbia Post Office	SC	\$5.07	\$1,050,715	\$207,442	\$33,678,618
32	Ferguson	MS	\$5.05	\$2,478,941	\$490,576	\$58,373,499
33	Titan	PA	\$5.05	\$927,037	\$183,596	\$45,713,533
34	Long Beach Firemens	CA	\$5.04	\$4,755,169	\$944,316	\$171,629,128
35	Hazleton School Employees	PA	\$5.01	\$667,051	\$133,100	\$25,844,757
35	Mead Coated Board	AL	\$5.00	\$1,199,082	\$239,917	\$51,623,702
37	St. Paul	MN	\$4.96	\$7,259,333	\$1,462,530	\$140,532,681
38	Michigan Columbus	MI	\$4.96	\$1,404,156	\$282,941	\$44,911,033
39	DOY	OH	\$4.95	\$1,236,487	\$249,781	\$45,259,905
40	IBEW 317	WV	\$4.86	\$761,380	\$156,601	\$22,474,429
40	Consumers Cooperative	NE	\$4.85	\$1,466,710	\$302,164	\$24,612,701
42	Houston Police	TX	\$4.81	\$26,798,513	\$5,567,019	\$611,859,602
43	Dakota Telco	ND	\$4.79	\$295,316	\$61,652	\$21,113,261
44	Utah Power	UT	\$4.74	\$17,379,576	\$3,664,863	\$565,064,601
45	Triboro Postal	NY	\$4.69	\$2,981,738	\$635,699	\$129,971,557
46	BECU	WA	\$4.65	\$564,919,077	\$121,456,095	\$14,471,060,884
47	Bopti	CA	\$4.63	\$2,519,743	\$544,471	\$66,411,812
48	Western Illinois School Employees	IL	\$4.59	\$539,690	\$117,537	\$22,217,706
49	Dawson Co-op	MN	\$4.58	\$5,882,227	\$1,283,437	\$144,391,878
50	Island	NY	\$4.54	\$30,022,693	\$6,614,021	\$1,094,384,818
AVERAGE FOR CREDIT UNION INDUSTRY			\$2.97	\$9,070,721	\$3,052,066	\$199,904,987

STAFF FOR THE 21ST CENTURY

In response to an evolving industry, new job titles are appearing on credit union payrolls.

BY DREW GROSSMAN

Has your credit union ever considered hiring a ninja? How about a rock star? And to whom does the Jedi report?

These creative job titles appear mostly in the tech industry, where companies will use any competitive edge they can to attract top talent. Microsoft calls its IT people IT pro evangelists. Google has an intergalactic federation king almighty and commander of the universe. It's unclear what exactly a king almighty does, but it does seem like a heck of a responsibility.

Still, job titles are changing, even at credit unions. And as old titles are abandoned, new ones take their place to keep up with an evolving financial services industry. In the next five years alone, between 6,000 and 10,000 executives will retire. That means new faces, new ideas, and probably a lot of new titles.

Credit unions and companies create these new monikers for various reasons — to have a little fun, to stand out to potential hires, to meet a new challenge, or to fill a position that didn't exist before. Take, for example, the role of social media manager. Ten years ago a credit union's board members would likely have questioned the need for this type of employee and 10 years from now, they may be of the same persuasion yet again.

A great many of the new job titles that have cropped up in this industry within the last few years will be vetted by the test of time and others will prove to be merely a passing fad. Yet credit unions that wish to survive and thrive in an unknown future must continually envision the needs of tomorrow and embrace the jobs and titles that will allow them to address such concerns head on.

More Collections? [Click Here](#) to view the most recent Callahan Collections.

The three credit unions profiled here are doing exactly that by creating new positions to meet new needs. One cooperative created a retail Internet sales manager in 2013 after discovering inefficiencies in its mortgage department. Another added a vice president of unbanking in 2010 to champion its new brand and represent the credit union on social media and in the community. Yet a third created a manager of service excellence to establish and maintain standards for the credit union.

CU QUICK FACTS

**Security Service
Federal Credit Union**
SAN ANTONIO, TX
\$9.2B
ASSETS
725,473
MEMBERS
71
BRANCHES
7.85%
12-MO SHARE GROWTH
8.60%
12-MO LOAN GROWTH
0.66%
ROA

CU QUICK FACTS

**Wright-Patt
Credit Union**
BEAVERCREEK, OH
\$3.2M
ASSETS
316,677
MEMBERS
31
BRANCHES
8.10%
12-MO SHARE GROWTH
6.22%
12-MO LOAN GROWTH
1.20%
ROA

CU QUICK FACTS

Connex Credit Union
NORTH HAVEN, CT
\$458.5M
ASSETS
44,926
MEMBERS
7
BRANCHES
4.21%
12-MO SHARE GROWTH
11.52%
12-MO LOAN GROWTH
0.57%
ROA



COMBINING JOBS TO IMPROVE EFFICIENCY

When Jim Laffoon became president of [Security Service Federal Credit Union](#) (\$9.2B, San Antonio, TX) in March 2012, he'd already been with the credit union more than 20 years. But it wasn't more of the same with Laffoon. As one of his first orders of business, the new president — who would eventually also be promoted to CEO in 2014 — took a tour of the American Southwest to get acquainted with the more than 1,600 people working at Security Service. The reason for the trip was twofold: to meet the employees and urge them to help him eliminate inefficiencies.

Laffoon told his employees he didn't want them to feel foolish doing their job and he challenged all of his senior executives to talk to their staff at both the branch and department levels to identify any practices that made no sense.

"You would be amazed how many people came forward when they felt empowered to do that," says John Worthington, chief communications officer at Security Service. "There's a lot we found out about, processes and things we've been doing for years, but nobody had ever challenged them."

As one result of these discussions, the credit union's mortgage services department decided to introduce a new position called the retail Internet sales manager.

This role effectively sought to combine the responsibility for online and in-person mortgage originations, which were previously handled by two different people. Now, one individual supervises both the mortgage loan officers and mortgage loan advisors, creating more complete oversight for the entire retail side of the mortgage department.

"Things are changing," Worthington says. "If you're doing things the same way you did 10 years ago, then you're probably falling behind the marketplace. You've got to be open to innovation. If there's a way we think we can do it better, we'll create a position to make it work."

DIFFERENTIATING FROM BANKS WITH A COMMUNICATIONS INTERN

How old is the youngest vice president at your institution? Thirty-five? Twenty-eight? At [Connex Credit Union](#) (\$458.5M, New Haven, CT), the youngest vice president isn't even out of college.

That's because ever since 2010, this credit union has offered a part-time internship to a college junior or senior that allows them to serve as the institution's vice president of unbanking during the school year.

Read more about this position on page 14, in "How An Unbanking Approach Can Help Credit Unions Attract Gen Y Members"

The credit union frequently refers to itself as the "unbanked" option because one of its main marketing objectives is to distinguish itself from its for-profit competitors. And having a dedicated standard-bearer of this key difference has not only allowed the credit union to better communicate with its members, but also helped ramp up external outreach via social media and direct engagement with the community.

"The snazzy title really draws attention to it," says Chris Whalen, marketing and eServices specialist at Connex and a former vice president of unbanking from 2011 to 2012. "How many interns can carry the title of vice president?"

Whalen was hired full-time after his internship, and his role now includes overseeing the vice president of unbanking as well as contributing to social media, managing email marketing, and serving as a liaison for public relations and media.

Currently, a vice president of unbanking's main responsibilities will include posting on social media and the credit union's blog, as well as creating engaging content for Connex's YouTube channel.

Community engagement is also a big component of this role. For example, the current vice president of unbanking has worked with a local foster home to offer a finance workshop for those who will soon turn 18 and will need

“The snazzy title really draws attention to it. How many interns can carry the title of vice president?”

— CHRIS WHALEN, MARKETING AND ESERVICES SPECIALIST, CONNEX CREDIT UNION



to leave the foster care system to strike out on their own. Despite its catchy title, the role is not all flash.

“Engagement on our social media and the readability of our blogs are both higher when we have a vice president of unbanking,” Whalen says. In fact, during the school year, when the internship is in effect, Connex blog views increase by an average of 30%.

ENSURING HIGH STANDARDS FOR SERVICE

During [Wright-Patt Credit Union's](#) (\$3.2B, Beavercreek, OH) 2012 strategic planning session, the leadership had a disturbing realization: No one person oversaw all of Wright-Patt's service efforts. As a result, “there wasn't a lot of consistency,” says Shanda McKinney, Wright-Patt's vice president of human resources.

Although each department made service a priority, the credit union needed someone whose primary responsibility was to establish uniform standards. Its answer was to create the manager of service excellence — a new human resources position that ensures Wright-Patt delivers consistent, outstanding support.

The human resources team itself worked with the marketing department and the chief operating officer to identify the position's key responsibilities and write a job description.


“We considered placing the role in other areas of business, perhaps marketing, but we recognized that human resources is the one area that touches every department,” McKinney says.

Placing the position in human resources also helped build a stronger connection with the credit union's training department, as both back office and front-line staff must go through a training program that teaches best practices for delivering excellent service.

Wright-Patt is also now in the process of creating a member services program, which will provide ongoing guidelines to help employees better identify and meet these individuals' changing needs.

To build the backbone of this program, the manager of service excellence has been working out of both the credit union's branches and back offices, observing and evaluating real interactions with members and identifying potential roadblocks.

Creating a new position at Wright-Patt is no small task, so it was important to find the right person for the job. Ultimately, the credit union chose Sheila Peagler, an 18-year member of Wright-Patt.

“We're cautious about adding new positions because we never want to find ourselves in a situation where we have to lay someone off because we added too much staff,” McKinney says. “I don't know that every situation requires an added position, but we are always looking for ways to improve.” 

LET'S GET DIGITAL

Chief digital officers must focus their digital efforts to help the credit union achieve organic growth.

BY DREW GROSSMAN

We are living in a digital age. Cultural, social, and financial interactions are going digital. New financial products and back-end technologies are created every day. In order to stay relevant in the marketplace, forward thinking credit unions are empowering a chief digital officer to lead the digital effort.

Meheriar Hasan, managing principal and founder of MMH Consulting, helps financial institutions establish a CDO or similar position within the leadership team.

“It’s imperative for any financial institution to have a robust, integrated, multi-channel initiative,” Hasan says. “A multi-channel, digital initiative engages members during this shift in customer interaction as it moves rapidly from branch to online to mobile.”

As the former Head of Internet and Mobile Channel for U.S. Bank, Hasan led a team that built one of the largest digital channels in the industry. He also was responsible for designing and building Wells Fargo’s direct to consumer lending channel along with the bank’s consumer banking online sales channel, which grew to the largest in the industry during his tenure.

Hasan’s banking background provides him an informed perspective on the gap that exists between the digital progress of credit unions and that of larger financial institutions.

Find more [HR stories and best practices](#) on CreditUnions.com.

“The banks have invested capital to build digital capability over the years,” Hasan says. “There is a lot of institutional knowledge that has been built.”

Despite the banks’ considerable investment, credit unions still have the upper hand when it comes to their flexibility to react to market changes and address member needs.

“Meeting the members’ needs, that is where the smaller organizations have the advantage,” Hasan says. “Credit unions can react much quicker by changing their sales process or product design, leveraging existing technology or partner-based technology, and engaging members with a well-thought out digital strategy. Because of this we can clearly compete in the market with a larger bank.”

Creating a chief digital officer is one of the ways credit unions are quickly responding to their member’s needs.

“Credit unions need to provide members the option to do their own thing as much as possible and give them the ability to crossover to other channels in services and sales transactions. If it doesn’t provide those base-level options to the customer, then it will be tough for credit unions and small- to mid-size banks to grow and survive in the new environment.”

— MEHERIAR HASAN, MANAGING PRINCIPAL AND FOUNDER, MMH CONSULTING



WHERE TO START

The first step toward improving digital outreach is taking an inventory of your institution’s current digital capabilities. Hasan calls this a ground-level diagnostic where credit union leadership reflects on what is in place. For example, the personnel required to support a CDO is often times already on staff. Future digital staff might currently work in IT or marketing, but their talents are readily available and at the disposal of the credit union. Identify where these people are and bring them together to create the foundation of your digital initiative.

In the beginning stages, credit union leadership should also revisit its core membership.

“You need to establish who you are serving, your customer base,” Hasan says. “Is it a community-based credit union or a SEG-based credit union? You need to understand who you are serving and what their needs are.”

The next step is defining a digital roadmap. The digital experience is more about convenience, interaction, and efficiency, and less about technology. To create a roadmap, determine how your membership wants to interact with the credit union.

“Identify the percentage of your total sales and service transactions taking place among call centers, branches, and digital platforms,” Hasan says. “Then look at their best practices. If a major bank is doing 50% to 70% of credit card transactions online, then credit unions and mid-size banks need to ask why can’t we do the same thing for our institution. What is the market-opportunity, and where are we in that process? Are we 30%, are we 40%, or are we 10%?”

With an assessment of current digital capabilities and a roadmap in place, credit union leadership can start to understand where gaps in service exist and prioritize which to address first. Many credit unions outsource digital initiatives, including back-end technology, servicing platforms, eMarketing, mobile, and other offerings. It is

important for credit unions to clearly communicate their digital engagement strategy to all technology partners, and for credit unions that rely on partners for digital services, engage partners and request specific online, digital, or back-end services that fit your roadmap.

“Credit unions need to provide members the option to do their own thing as much as possible and give them the ability to crossover to other channels in services and sales transactions,” Hasan says. “If it doesn’t provide those base-level options to the customer, then it will be tough for credit unions and small- to mid-size banks to grow and survive in the new environment.”

Establishing a leader at the top helps focus the digital effort and create a person who is accountable and empowered to advance the credit union’s digital efforts. Like all credit union decisions, the support of the CEO and the board is essential. The chief digital officer identifies opportunities, creates structure in the credit union, and researches new technologies to grow the credit union. 🌐

HOW AN UNBANKING APPROACH CAN HELP CREDIT UNIONS ATTRACT GEN Y MEMBERS

Connex Credit Union's vice president of unbanking speaks the voice of a new generation.

BY ERIK PAYNE

“Advertising for most financial institutions, including credit unions, is geared toward things that might not be very interesting, like loan rates and checking account products,” says Carl Casper, vice president of customer advocacy at [Connex Credit Union](#) (\$458.5M, North Haven, CT).

So then what can credit unions do to speak to Gen Y? Knowing the best way to compete in a crowded financial service environment is to be different, Connex created a vice president of unbanking position in 2010 to oversee its Gen Y-tailored advertising, social media, and branded content initiatives.

“We’re different from a bank,” Casper says. “We don’t call it banking here; we call it unbanking. This role embodies what it means to be a part of that unbanking culture.”

A ROLE THAT BENEFITS THE STUDENT

Connex’s vice president of unbanking is a paid internship that is available to local college students, mainly those entering their junior year. The VP’s primary responsibility is to work Connex’s social media channels — under the direction of the director of marketing — to drive viewership of and engagement with the credit union’s content.

More Social Media? Download “[Evolving Uses For Social Media](#),” only on CreditUnions.com.

Interns are not goaled like the typical credit union employee, but they do have stated objectives to drive new member adoption of Connex’s Facebook page and increase traffic to its blog. Such goals are easier to set than to achieve, but the VPs of underbanking have turned out impressive results. For example, according to Casper, Connex’s blog typically receives approximately 500 hits every month. This past January, however, a few shrewd, relevant posts from the acting VP of unbanking nearly tripled traffic. That month, the site recorded some 1,400 hits.

And although Casper admits the credit union could focus more on its Twitter presence, its Facebook likes have grown 60% since 2011. Its page now has nearly 1,500 likes.

CU QUICK FACTS

Connex Credit Union
NORTH HAVEN, CT

\$458.5M
ASSETS

44,926
MEMBERS

7
BRANCHES

4.21%
12-MO SHARE GROWTH

11.52%
12-MO LOAN GROWTH

0.57%
ROA

“We’re different from a bank. We don’t call it banking here; we call it unbanking. This role embodies what it means to be a part of that unbanking culture.”

— CARL CASPER, VICE PRESIDENT OF CUSTOMER ADVOCACY, CONNEX CREDIT UNION



The Skills

To recruit the best VP candidates, Connex targets the five universities that are located close to its New Haven headquarters. And although it does not look for specific degree tracks, it does look for certain qualities, such as writing skills, speaking skills, and an ability to think on one’s feet. These soft skills are an important component of the internship because the VP of unbanking responds to Facebook posts and monitors social channels. The credit union wants a representative who is resourceful enough to figure out correct answers and articulate enough to communicate those answers when a member has a question.

The Commitment

Connex hires its VP of unbanking to work during the traditional fall-through-spring academic school year — however, the credit union does not expect interns to work through scheduled school holiday breaks. And before the spring semester of one year ends, Connex identifies several candidates who are available to begin working the following fall semester. This schedule allows the credit union to evaluate its candidates during the summer months when they have more freedom and availability.

The Payoff

Although the primary responsibilities of the vice president of unbanking revolve around driving social media viewership and engagement, the internship also provides the ability to work with the entire marketing department, which exposes the student to some of the broader, more traditional, departmental processes and procedures.

According to Casper, the credit union would like to transition its interns to a full-time position after they graduate, but the credit union is a small shop, 107

employees, with finite financial resources. So the credit union concentrates on offering a practical experience wherein VPs can show work they’ve produced and demonstrate real-world skills they’ve developed.

“The job market is tough for folks that age,” Casper says. “Having something on their resume where they can show future employers what they’ve done is pretty powerful.”

A ROLE THAT BENEFITS THE INDUSTRY

Although the credit union uses what resources it has to segment members and mine data, its recent core conversion will help it further identify the habits of Gen Y, understand their impact on the credit union balance sheet, and, most importantly, better connect with them.

“We are a 75-year-old credit union,” Casper says. “And we are starting to see some traction among the younger generation, which is great.”

Trouble Hiring Millennials? Watch [“A New Take On How To Find The Perfect Employee”](#) on-demand

Students who complete the internship graduate the program with advanced technical skills and a better appreciation of the credit union mission. They can use this new knowledge to further their own careers, careers that hopefully remain in the credit union realm.

“You look around the room at some of these leadership meetings, and people are getting older,” Casper says. “People are getting ready to retire. We need the next generation of leadership. If in some small way we can contribute with this position, then we’ve achieved our overall mission.”

LIGHTNING IN A BOTTLE

Innovation specialists help employees, departments, and the institution identify opportunity and reach new horizons.

BY AARON PUGH

Economic and regulatory demands are putting pressure on both credit union staff and executive leadership. The average full-time employee serves 385 members, according to Callahan & Associates' Peer-to-Peer Software. Seven years ago, that number was 372. Add to this workload the daily demands of running a business and it's clear that any spare time for improvements or passion projects comes at the expense of valuable time and energy.

How Do You Compare? Check out your credit union's performance profile on Search & Analyze. Then build your own peer group and browse performance reports for more insightful comparisons. [Start Today](#)

In a 2012 survey conducted by [Capgemini Consulting and the IESE Business School](#), only 42% of respondents from various international companies reported having a dedicated innovation strategy in place. To formalize the production of creative ideas that typically happen only by chance, [Local Government Federal Credit Union](#) (\$1.6B, Raleigh, NC) created two strategic innovation positions nearly two years ago. Then it moved a communications manager and a web manager into the new roles.

"Growing credit unions can't afford to use the excuse of 'we'll get to this project eventually' or 'we'll start planning for that issue next year,'" says Michael Spink, an innovation strategist at LGFCU. "There's a difference between addressing growing pains and letting inactivity on new fronts become your status quo."

But LGFCU doesn't want to be everywhere first or keep up with the proverbial Joneses. Innovation for Local Government is about identifying where the credit union must invest to prepare for the future and then building the resources to move in that direction.

OWNING INNOVATION

Spink and his colleague, Lamar Heyward, are the only two of the credit union's 81 employees who are not tied to a specific department. Instead, they effectively act as "free safeties" to ensure windows of opportunity do not slip by.

It's a nuanced role that requires monitoring each segment of the institution, following the actions of peers, and remaining apprised of what goes on beyond the curtain of financial service.

"We're the odd guys. People don't fully understand what we're up to and why we're doing it," Spink says. "That's a drawback and also a blessing because we don't need to fit any particular department's mold."

In some ways, the innovation team works from the top down, meeting with each of the department heads to discuss priorities. But Spink and Heyward

CU QUICK FACTS

**Local Government
Federal Credit Union**

RALEIGH, NC

\$1.6B

ASSETS

271,786

MEMBERS

1

BRANCHES

8.15%

12-MO SHARE GROWTH

13.16%

12-MO LOAN GROWTH

1.07%

ROA

“People say if you don’t want to get something done, throw it to a committee. For us, it’s the opposite. Getting people who don’t typically meet to brainstorm together is having an impact on what we are able to accomplish.”

— MICHAEL SPINK, AN INNOVATION STRATEGIST, LGFCU



also spend time creating opportunities for the frontline and channeling those employees’ ideas up to key decision makers.

“We have a lot of intelligent, creative people here and we want all our staff to have opportunities to present their ideas without someone over them killing it,” Spink says.

FOSTERING PARTICIPATION AND COLLABORATION

From identifying underutilized talent to creating new channels for better inter- and intra-departmental communication, much of an innovation strategist’s work comes down to connecting the right people at the right place and time.

For example, when it was discovered a member development officer had a strong propensity for data analysis, she was afforded a move into that discipline, providing an opportunity to do what she was passionate about while pursuing new business intelligence projects for the executive team.

“She did three times more than we could ever have anticipated, even working on the project at night,” Spink says. “Employees that are given these opportunities always get their main job done, if only so they can work on what they really want to do.”

Another move that has improved the rate at which the credit union initiates and completes projects is the development of multi-departmental project councils. Plus, the councils help expand the impact radius of projects, helping to benefit more of the institution.

“People say if you don’t want to get something done, throw it to a committee,” Spink says. “For us, it’s the opposite. Getting people who don’t typically meet to brainstorm together is having an impact on what we are able to accomplish.”

For example, the credit union’s asset liability management team, which previously operated only as a function within the finance department, has been including IT, lending, and other departments in its meetings. Opening the meeting has given a face to the finance department and helped the lending people see they are more than a cog in the machine, Spink says.

Even a tiny boost in employee confidence can pay dividends on the frontline. LGFCU achieved 13.16% total loan growth in fourth quarter 2015, and its employees drove an average of \$5.44 in revenue for every one dollar spent on salary and benefits compared to a peer average of just \$3.27.

“Two years ago, when you asked employees why they liked to work for us the answer was usually about their benefits,” Spink says. “Now, people are seeing their ideas and projects moving, and that creative satisfaction is more powerful than many other things we offer.”

[Click here](#) to see how LGFCU encourages top performance from its staff in “How To Take The Emotion Out Of Salary Negotiations And Still Keep Employees Engaged”

REPOSITIONING THE INSTITUTION

“We’ll be 30 years old this year and have had double-digit growth as long as we’ve existed,” Spink says. “It’s not like we are going to disappear if we don’t make these changes, but we do need to start taking calculated risks when there is a clear advantage in doing so.”

From the reverse exodus of rural populations back into urban areas, to the rise of car-sharing services such as ZipCar, how members choose to pay for major consumer goods — if they decide to own them at all — will change rapidly in our lifetimes, Spink says. Financial institutions will have to adapt to transformative business models sooner rather than later.

“You’ll see fewer 30-year fixed-rate mortgages because you can’t project the risk,” Spink says. “These loans also don’t work for borrowers anymore because people don’t stay in their home, or even a region, for 30 to 40 years.”

As demand for traditional financial products dissipates, many markets will be primed for new types of lending, including options like community borrowing. With its dedicated innovation strategy, LGFCU is prepared to invest in its future and build the resources it needs to stay relevant to a changing membership.

“If fewer of our members own homes or cars, and more are developing their own jobs or creating their own products,” says Spink, “then we need to figure out how we as a financial institution can stay relevant to them.”

HOW NEW POSITIONS ARE MADE

Finding the right person for a new cooperative role or responsibility starts with building a case for the job.

BY DREW GROSSMAN

The average cost of a bad hiring decision equals about 30% of the individual's annual salary, according to U.S. Department of Labor estimates. On a \$60,000 salary, that translates to an \$18,000 hit.

Several such losses can quickly damage a credit union's bottom line, which is why smart hiring is one of the most important ways for cooperatives to keep their operating costs in check.



CATHERINE RICKER
VICE PRESIDENT OF
HUMAN RESOURCES,
AFFINITY FEDERAL
CREDIT UNION

In 2012, [Affinity Federal Credit Union](#) (\$2.4B, Basking Ridge, NJ) chose to improve communication between its business units and the project management office by creating the new role of project manager. Today, these key individuals serve as effective liaisons and leaders for the implementation of cutting edge projects.

Here, Catherine Ricker, vice president of human resources at Affinity, talks about how credit unions can create new positions and ensure they hire the right people for the job.

WHAT IS YOUR HIRING PROCESS LIKE?

CATHERINE RICKER: We have a centralized human resources department. Depending on the position, a different team member would handle the hiring. For positions of vice president or above, I would be the recruiter.

I also have an assistant vice president of Human Resources who handles associate vice president-level roles, a senior manager who does the majority of overtime-exempt management roles, and a Human Resources Generalist who does member-facing, nonexempt positions. We determine the best venues to solicit resumes, receive them, screen them, and send the ones that meet our standards to the hiring manager who then narrows the candidate selection down further. After that, the recruiter conducts the first interview and then qualifying candidates go to the hiring manager, who conducts the second interview.

WHAT DOES HUMAN RESOURCES LOOK FOR IN THE FIRST ROUND OF INTERVIEWS?

CR: Affinity has core competencies — skills, knowledge, abilities, and behaviors — for each position we screen for. Every employee also must be

CU QUICK FACTS

**Affinity Federal
Credit Union**
BASKING RIDGE, NJ

\$2.4B
ASSETS

140,372
MEMBERS

16
BRANCHES

6.33%
12-MO SHARE GROWTH

7.59%
12-MO LOAN GROWTH

0.27%
ROA

“It’s easy to screen for education, experience, and certifications. The competencies, however, they are more difficult to assess.”

— CATHERINE RICKER, VICE PRESIDENT OF HUMAN RESOURCES, AFFINITY FEDERAL CREDIT UNION



ethical, engaged, committed to providing excellent service, and possess the technical skills to perform that job. We also have career and job-specific requirements with the hiring manager. Then, using that criteria as well as the job description, we create a profile of the kind of person we’re looking for.

WHAT GUIDES THE INTERVIEW PROCESS?

CR: Working with the hiring manager, we create competency-based interviewing questions for each position. Our database includes more than 100 competencies — i.e., good communication skills or project management experience — that the hiring manager can choose from and identify as the most critical. We also have questions that can be asked to get at whether a candidate has those required competencies.

It’s easy to screen for education, experience, and certifications. The competencies, however, they are more difficult to assess.

HOW DOES HUMAN RESOURCES WORK WITH OTHER DEPARTMENTS TO CREATE NEW POSITIONS?

CR: The Human Resources team works very closely with the hiring manager to create new positions. We assist them with creating a job description and determining the competencies for the role. We also assist them with justifying the need for the new position or establishing the return on investment.

WHAT ARE THE COMPLICATIONS ASSOCIATED WITH FILLING A NEW POSITION?

CR: It’s more challenging to fill a new role. Credit unions are not-for-profit, so any time we hire a new position we want to ensure that our members’ money is spent wisely.

Hiring managers have to provide, often in writing, a full accounting of the business case for the position. Compliance is probably a great example of a position we created out of necessity. Because new regulations are becoming more frequent and complex, we needed to hire more compliance people to keep up with those changes. Same thing with enterprise risk management. We needed to fill those jobs to mitigate risk and ensure that proper controls. So that need was how we justified new hires.

Then you have positions that just produce good returns. Maybe it’s someone in business development or an additional lender, but it’s a position that can really add value by generating income.

AND HUMAN RESOURCES WILL HELP HIRING MANAGERS MAKE THE CASE FOR THAT POSITION?

CR: Absolutely. We’ll help them with organizational design as well as review their department’s structure and make sure they have the right talent for the roles they need.

YOU RECENTLY CREATED THE ROLE OF PROJECT MANAGERS. WHAT DO THOSE PEOPLE DO?

CR: They are the liaison between the business units and the project management office. They analyze business processes and implement projects, often those requiring the integration of technology. Project managers participate in the design and testing phase, facilitate project requirements, work with other departments to implement change, help the project team develop and document test cases, oversee the RFP process, and analyze business processes through interviews, work sessions, modeling, and procedure development.

HOW WERE THOSE RESPONSIBILITIES HANDLED PREVIOUSLY?

CR: Each department used to address them separately, usually via subject matter experts, but they were trying to do this work in addition to their day-to-day responsibilities.

WHAT IS THE BENEFIT OF HAVING PROJECT MANAGERS?

CR: They have greatly improved the number of projects we complete on time and within budget because project managers create a repeatable, efficient process for managing projects. They have been able to standardize the organization’s workflows as well as use technology to resolve business problems and improve service.

WHAT ADVICE WOULD YOU GIVE OTHER CREDIT UNIONS LOOKING TO CREATE A NEW POSITION?

CR: My advice would be work with your human resources team to build the case for why the role is necessary, whether it’s going to produce a direct return on the investment or fill a need. You need to do a lot of research and explain in writing how it will add value to the organization or meet a particular goal. 🌐

