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**Test It, Try It, Make a Mistake**

“The biggest thing I see with credit unions is that they are afraid to make a mistake, which is a gigantic mistake,” said Jeff LoCastro, Founder/CEO of Neener Analytics when speaking with Susan Mitchell, CEO of Mitchell, Stankovic & Associates and Founder of the Underground. “In order to move past roadblacks be willing to test it, try it and make a mistake because you will find the answer.”

Ideas into Action for Innovation:

* Personalization is Key
  + Put the “I know you” back into your member relations. Ensure relevancy by including personalization in marketing, decisioning and relationship building.
* Be the Disruptor
  + Every day start ups and fintechs are working to destroy credit unions. Let’s disrupt banking on our own terms.

[Watch Jeff’s Full Underground Chat](https://youtu.be/qgBVXg5R6qQ)

Watch the [Underground Collision: Blinding Flash of the Obvious](https://youtu.be/jW8t4C1qil0) with Jeff LoCastro and 17 other industry throught leaders discussing the divide, human wellbeing and how credit unions can be a disruptor for good.

Save the date for the Underground Collision: We Are the World, July 13, 2021. [Register today!](https://bit.ly/Underground2021)

***# # #***

[*Mitchell, Stankovic & Associates*](http://MitchellStankovic.com/index.html) *(MSA) mission is to stand up for issues that will make a difference to a diverse world of people, the bottom line for credit unions and change member lives globally. Clients glow when asked about MSA because they know what a partnership truly means – working together to achieve financial democracy. MSA believes that credit unions have a social purpose, and its advisory services emphasize doing the right thing as good business, garnering sustainable growth and relevance within the market. From CEO Leadership Transitions to Strategic Planning and Director Advisory Services to Modernizing Board Governance, MSA consulting practice has 25 year clients who have become champions to encourage new clients from all over the world. Serial entrepreneurs, MSA consultants have founded industry initiatives like the* [*Underground Movement*](http://mitchellstankovicassoc.podia.com/)*, Global Women’s Leadership Network, CU Pride, HRD Network and they volunteer on governing bodies of Worldwide Foundation and Credit Union DEI Collective.*

*​[Neener Analytics, Inc.](https://www.neeneranalytics.com/) is the leader in computational social science and the only social media analytics that delivers specific, individual, risk outcomes in a 100% friction-less environment. We’re using today's technology to decision people the way people used to be decisioned: Based on the content of their character, their individual risk traits, and who they are fundamentally as unique human beings. Remember? Back when defaults were very low because the decision maker “knew” the applicant. Neener Analytics gives you the power to fundamentally “know” your applicant, registrant, or customer . . . in just 1-click.*