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**Change is Inevitable, Don’t Be a Commodity**

“Change will happen and it’s neither good or bad by itself, it’s how we react to it that matters,” said Joe Thomas, President/CEO of NextMark Credit Union in Virginia when speaking with Susan Mitchell, CEO of Mitchell, Stankovic & Associates and Founder of the Underground. “If we build change into our industry DNA, we can have some control over the impact on our members and communities.”

Ideas into Action to adapt post-pandemic:

* Don’t Be a Commodity
	+ Transactional relationships define you as a commodity. Embrace the credit union mission. Meet the members where they need you.
* Change is Inevitable
	+ Change is a process and not an event. Prepare, anticipate and strategize to control it’s impact on your organization.

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

Watch the [Underground Collision: Blinding Flash of the Obvious](https://youtu.be/jW8t4C1qil0) with Joe Thomas 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.*

*​[NextMark Credit Union](https://www.nextmarkcu.org/) began in 1958, when a group of forward thinking Fairfax County Employees got together to form a cooperative that offered loans and savings accounts at fair rates. The business was maintained in the treasurer’s desk drawer at the old courthouse building in downtown Fairfax. Over the years it grew into the multi-million dollar, highly successful credit union we are today.*

*As word of mouth spread, more and more people expressed interest in joining, so in 2004 we expanded our field of membership to serve everyone who lived, worked, worshipped, attended school and volunteered in the county. In 2017, we expanded further into 6 additional neighboring counties and cities. These include Culpeper County, Fairfax County, Fauquier County, Loudoun County, Prince William County, Spotsylvania County, Stafford County, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, or Manassas Park City, Virginia.*