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6TH ANNUAL

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- **READ THE PROFILES.** Read all about these remarkable people, who represent a broad cross-section of credit unions and leagues, as well as job responsibilities.
- **VIEW PHOTOS.** Check out a slideshow of our Rock Stars.
- **ACCESS THE DIGITAL EDITION AND APP.** Subscribers who want to read the Rock Star issue on the go can download the digital edition and our mobile app.
- **LISTEN TO PODCASTS.** Hear interviews with select Rock Stars.
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- **NOMINATE YOUR PEERS.** Do you know someone who regularly channels their inner Credit Union Rock Star? Visit news.cuna.org/nominaterockstar to nominate your unsung colleagues and industry peers for the Class of 2019.



Rock Star Spirit



ANN HAYES PETERSON,
editor-in-chief
apeterson@cuna.coop

One theme resonates throughout our sixth annual Credit Union Rock Star issue, which is sponsored once again by Fiserv.

Rock Stars have incredible spirit and fortitude.

And their members and colleagues are lucky to have them on their side.

In the days following Hurricane Maria's hit on Puerto Rico last fall, **Lemuel Sanchez-Rivera**, branch manager at PenFed Credit Union's Fort Buchanan office, arranged for special delivery of water, food, and gas that employees and their families needed to survive.

He put himself in harm's way before dawn each morning to make sure PenFed's ATMs were operating for members, who were desperate for cash.

On mornings when gas was scarce, he borrowed a friend's car or rode his bike to work to ensure he could serve as many people as possible each day.

Kyrah Klika, vice president, WESTconsin Credit Union, knows

that life can throw curveballs at families who are otherwise responsible with their money and thoughtful with their decisions.

She also knows no matter how many curveballs members face, they often can take steps to make things better—if they only knew how.

That's because when she was in high school, her family lost their home to foreclosure due to several unfortunate circumstances.

But Klika continued with her education, graduated from college, and saw her family get back on its feet and in a home because they all had support—from family, friends, and their credit union.

"Poverty is not a choice," Klika says. "It's something that anyone can fall into. It can become a never-ending cycle, but it's not a choice."

JR Webster, financial educator at Tinker Federal Credit Union, understands that learning about personal finance can be stressful.

So he works overtime to build rapport with the people in his seminars and workshops. Overcoming resistance is key to getting someone out of a rut or getting them onto a better path, he says.

But he has an even greater motivation. "I try to be vulnerable about how I am a person who hasn't always been good with my money," Webster says. "I've made mistakes. And if you make mistakes, it's not the end of the world. You can overcome that."

Nominations are now open for next year's class of Rock Stars. Visit news.cuna.org/nominaterockstar.

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Get to know our Rock Stars

'I felt a great desire to give back to my hometown.'

Kacie Bizot

'The educated volunteer is the best volunteer.'

Jean Peterson

'We don't have a job—we have a passion to help others.'

Cheryl Doss

'Everyone had to understand the changes that we needed to survive.'

Jennifer Borowy

'We're looking for problem solvers.'

Marcus Cotton

'Disney has been a world of endless possibilities.'

Royce Ngiam

'Each day presents an opportunity to help someone's dreams come true.'

Michelle Rosner

'Poverty is not a choice.'

Kyrah Klika

'Never enter a meeting with a problem unless you have solutions.'

Melanie Riedl

'That's what makes it worth it—to know that you're making such a big impact on members who are very hard working.'

Morgan Sylvester

Mical ATZ BRENZEL

TECHNOLOGY CU • SAN JOSE, CA

VOLUNTEER CHARTS THE FUTURE

IF MICAL ATZ BRENZEL were granted a super power, she'd like the ability to predict the future. Although she hasn't acquired that skill, Brenzel's pro-

fessional background and service on the board of Technology Credit Union (Tech CU) have allowed her to glimpse what might be around the corner and to anticipate the necessary actions to deal with it.

The chair of the board of directors at the \$2.6 billion asset credit union in San Jose, Calif., Brenzel has helped the credit union navigate three CEO transitions, negotiate two mergers, survive the Great Recession, and thrive in one of the most highly competitive financial market areas in the country.

"It's been greatly satisfying to watch the credit union grow and be successful," Brenzel says.

Brenzel began her three decades of dedicated volunteer service when she was working as a corporate treasury manager at Amdahl Corp. With her background in corporate treasury, finance, and banking, she became chair of the credit union's investment committee. Over the years, she has shared her time and talents in a number of roles.

She assisted the credit union in diversifying its product and service offerings—from primarily vehicle loans to mortgages and home equity, business, and solar loans. The credit union also has become both a purchaser and an originator of loan participations.

"We operate in a keenly competitive market area where the cost of doing business is high," Brenzel says. "We compete with traditional financial institutions as well as the fintechs."

She notes meeting those challenges requires intelligent decision-making. Tech CU embraces technology solutions. "We want to be on the forefront, although not on the 'bleeding edge,'" Brenzel says. "We're not afraid to employ technology in a sensible way."

Brenzel says her long-term involvement with the credit union stems from both altruism and selfishness. "Volunteering is a way to give back, but it's also a way for me to stay up-to-date in the financial sector—economic and regulatory trends, accounting rules, and so on," she says. "Personally, I've found working with my fellow board members very rewarding."





Kacie BIZOT

NEIGHBORS FCU • BATON ROUGE, LA

A HEART FOR THE COMMUNITY

WHEN YOU WORK at an organization called Neighbors Federal Credit Union, it seems only natural that local community is top of mind.

And it's Kacie Bizot's priority as the community outreach coordinator at the \$834 million asset credit union in Baton Rouge, La.

Bizot manages fundraising for the Neighbors Capital Area Foundation and grant giving to the community—along with the scholarship program, The Neighbors Way Tuition Assistance Award. She also coordinates all employee volunteer opportunities.

Although new to the credit union industry (she started in December 2017), Bizot seems like a perfect fit.

"I have a great appreciation for the credit union industry's commitment to give back to the communities it serves. The people here are incredible and kind-hearted, and I have the flexibility to do great work in the way that works best for me."

Bizot's desire to help others started in childhood.

"At an early age, my parents taught me the importance of giving back to others through community service," Bizot says. "As a Baton Rouge native, my love for the city deepened over the years, and I felt a great



desire to give back to my hometown."

Recently, Bizot led the Clays for a Cause event, a charity sporting clay tournament benefiting the Neighbors Way Tuition Assistance Fund. It was the highest-grossing tournament to date.

In 2018, Neighbors awarded \$15,000 in college scholarships to local graduating seniors. Thanks to the success of Clays for a Cause and the generous contributions from staff through the credit union's Employee Payroll Donation Program, the credit union plans to award \$30,000 in 2019.

With her "awesome team members," Bizot always is in the thick of planning the next event, such as Neighbors Day.

"One day per year, our entire staff takes a day that they would have had off to volunteer throughout the community," Bizot says, adding that they volunteer at nonprofits and charitable organizations in the community. "Neighbors has been a perfect fit for me because the company is just as devoted to the community as I am."

Outside of work, Bizot volunteers with the Junior League of Baton Rouge and loves spending time with her husband, Robby, and their pup, Dudley.



Janelle BLACK

GOVERNMENTAL EMPLOYEES CU • LA CROSSE, WI

THE BEST OF BOTH WORLDS

LIKE MANY PEOPLE at small credit unions, Janelle Black has multiple roles at \$70 million asset Governmental Employees Credit Union (GECU) in La Crosse, Wis. She wouldn't have it any other way, though. Her title seemingly is incongruous: compliance officer, marketing specialist, and human resources. The competing right brain-left brain suits Black's appetite for responsibility.

"Compliance is very black and white," she says. "I love interpreting the rules and applying them to the credit union to help others through policy and procedures. Marketing is the complete opposite. It lets me stretch my creative muscles. I do all our advertising and social media and even some graphic design. It's much less structured. I get the best of both worlds."

If that's not enough, Black is a graduate of the CUNA Financial Counseling Certification Program, and is qualified to provide financial counseling to GECU members. She also attended CUNA Compliance School, where she earned her certified Credit Union Compliance Expert designation.

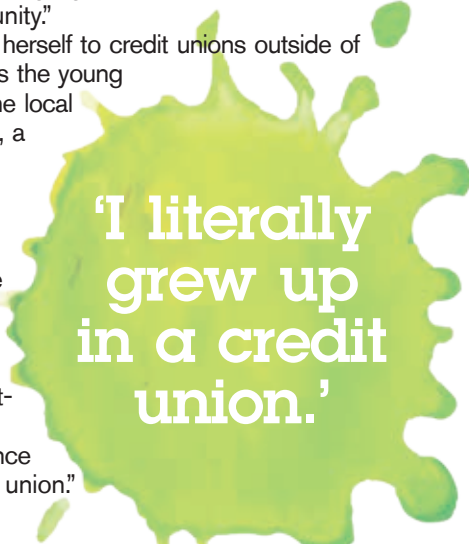
Black learned her "all-hands-on-deck" mentality from



her mother, Colleen Woggon, who is CEO of \$70 million asset Oakdale Credit Union in Tomah, Wis. As Black says, "I literally grew up in a credit union. I was able to observe at a young age how impactful credit unions are to a community."

And Black dedicates herself to credit unions outside of the office as well. She is the young professional liaison to the local chapter of credit unions, a position through which she fosters training and networking. She's also one of two young professional advisers to the Wisconsin Credit Union League board.

Black says: "I always come out of those meetings rejuvenated and ready to make a difference here at my small credit union."



**'I literally
grew up
in a credit
union.'**

Jennifer BOROWY

BUCKEYE STATE CU • AKRON, OH

THE RIGHT TURNAROUND

BEFORE JENNIFER BOROWY became president/CEO of Akron, Ohio-based Buckeye State Credit Union in 2016, it had lost \$3.5 million in three years and its net worth had dipped to 6%.

Since then, \$79 million asset Buckeye State has increased its earnings by more than \$1.2 million and improved capital to 8.45%.

"It was a rough road," recalls Borowy, who has since left her position at the credit union.

Her turnaround strategy featured 7 a.m.-to-11 p.m. work days and included forming an engaged senior leadership team, communicating so changes were transparent, cutting expenses by reviewing contracts, selling the administration building, and closing one of five branches. It also meant eliminating indirect lending and focusing on organic lending. Ultimately, the credit union had to "do what's right for members," she says.

"One of our problems was indirect lending," Borowy explains. No one had "evaluated whether it worked. The \$35 million indirect lending portfolio was yielding 0.67%, and we were borrowing money to fund it."

Besides the lending strategies, her main focus was to ensure employees bought into the changes. "Communication was key," Borowy says. "Everyone had to understand the changes that we needed to survive."

Buckeye State's loans-declined ratio had hit a whopping 50%. "We had stopped listening to members," she says. "We said 'no' so often they stopped coming."

To remedy this, she implemented a new training structure to improve employees' conversations, so they focused on members' needs.

Her team also centralized lending, underwriting, processing, and quality control for an easier loan process. It also conducted a social media campaign to win back members. A "Million Dollar Challenge"—launched in June 2016 "to save members a million dollars by Dec. 31"—booked \$6 million more in loans than in 2015.



Last year employees booked 200 more loans than the previous year—at a yield of 7.73%.

"We did the best we could, as fast as we could, with as much information as possible to make the best decisions," she says.

Shannon BUTLER

IDEAL CU • WOODBURY, MN

AN IDEAL LEADER

FROM TELLER TO VICE PRESIDENT, team player Shannon Butler focuses on making her employees' jobs "a little more awesome."

She wears passion and dedication like a uniform every single day to the only place she has ever worked: her credit union.

Butler started as a part-time teller 18 years ago at \$709 million asset Ideal Credit Union in Woodbury, Minn. She moved through departments and functions,

eager to learn and hungry to master new skills and eventually rose to vice president of digital innovation.

A natural technophile, she is intuitive about technology and embraces it to meet member expectations.

"I want my credit union to be relevant to people," Butler says. "The world moves at a very fast pace, and if our technology isn't keeping pace with member demands, it frustrates my staff."

Butler has ambitious goals for Ideal, and she knows she cannot do it alone. That's why when Butler talks about almost any aspect of her job, she often brings the conversation back to her staff.

"The people inside these walls are everything," she says. "We were just voted a top workplace in our metro area. Because we support our employees the way we do, we continue to grow. It's critical."

She likes to ask what they need to perform, stay engaged, and feel appreciated. Or, what is "going to make their job a little more awesome," as she puts it.

Committed to keeping Ideal socially responsible and integrated into the community, Butler also wants to innovate, take risks, and evolve ahead of member expectations.

She has a pronounced roll-up-her-sleeves determination to get the job done.

A versatile and visionary leader, Butler is willing to adjust her style to motivate anyone that needs a little fire in the belly. She has what it takes to keep her staff moving with her to get where she wants Ideal to go.

"The people
inside these
walls are
everything."





Jose CAJIGAS

BCU • PUERTO RICO

‘ONE DAY IS ALL YOU NEED’

ASK JOSE CAJIGAS how he's doing and you'll always get the same reply: "I'm alive!"

"Sometimes you take things for granted—like you'll be alive tomorrow," says Cajigas, vice president of operations for \$3.1 billion asset BCU in Puerto Rico.

But Hurricane Maria proved that isn't a given, he says. "So you have to live deeply in your heart one day at a time and enjoy each day as if it's your last."

Living one day at a time kept Cajigas focused when Hurricane Maria hit Puerto Rico in September 2017. His first priority was making sure all BCU employees on the island were safe.

Meanwhile, employees at BCU's headquarters in Vernon Hills, Ill., did the same. The two groups had limited ability to communicate due to power and cell service outages on the island.

As communications were restored, Cajigas worked with the leadership team on the mainland to organize assistance for Puerto Rico staff.

When staff have fewer worries, they have more time to serve members, he says.

As BCU addressed staff's needs for water, food, and fuel, Cajigas' focus shifted to creating a plan to assist members.

"I'm proud of the entire BCU team," Cajigas says. "We're a family, and everyone set aside their personal needs to jump in and figure out how we could help others."

Cajigas joined BCU in 1992 as a collector for the credit union's Puerto Rico branches. He learned that listening to members and offering a helping hand earned their trust, which helped decrease loan delinquency from 4% to 0%.

Listening to members continued to guide him as he was promoted to management positions.

Today, the island is still rebuilding. Challenges remain, with rural areas slowly regaining power and some residents relocating to the mainland.

Yet BCU's business there is "better than ever" thanks to strong relationships with their company partners, employees, and members.

Cajigas knows "one day is all you need" to make a difference.

"I never feel alone because I have God by my side," he says. "I have my family by my side, and I have 40 people working close to me, hand in hand—each of us connected to our extended BCU family in the states."



Sandi CARANGI

MERCER COUNTY COMMUNITY FCU • HERMITAGE, PA

sylvania Credit Union Association to develop a strategic plan for Mercer County Community.

"The previous CEO was retiring, and the board was ready for change," she says. "This is a small credit union, and our employees are rock stars. We're a team. That's why I love my job."

Carangi is a strong proponent of financial literacy, and introduced programs at local high schools, non-profits, and employers through the United Way and Junior Achievement. For those efforts, the credit union won the Pennsylvania Credit Union Association's Financial Literacy Award in 2017.

"We should be educating people on personal finance," says Carangi, who teaches classes along with other staff members. "Not everyone is a financial expert. As credit union employees, we have financial knowledge we can share."

Carangi, who loves golf and traveling, is a credit union veteran marking 20 years in the industry. She says helping people is what keeps her in the business.

"We're really not trying to sell people financial services," Carangi says. "We're trying to help people manage their money. If you do that well, everything else falls into place."

FIRST THINGS FIRST

SANDI CARANGI'S secret to success lies in logic, order, and planning.

Using these tools, the CEO at Mercer County Community Federal Credit Union in Hermitage, Pa., has expanded the credit union's digital toolbox and boosted its assets from \$68 million in 2015 to \$81 million today.

"We've had steady growth, and it was on purpose," she says. "Before introducing digital products and indirect lending, we had to take a step-by-step approach and work on our marketing. People had to know about us first. We rebranded, redesigned our logo, and rebuilt the website."

The credit union then launched the digital tools members have come to expect, such as mobile banking and mobile check deposit. Under Carangi's leadership, Mercer County Community members now access the mobile banking platform more than 12,000 times a month.

She's also active on the brick-and-mortar front, currently overseeing the reconstruction of one of the credit union's two branches to expand its offices and drive-through capability.

Carangi became CEO after working alongside the board and executive team in 2014 as part of the Penn-



Carangi (far right); Dave Burich and Laura Kubyako, board members (front); and Elaine Patton, HR & operations manager, attend the Mercer County Schools Career Fair.



Susan CHADWICK

AMERICA FIRST FCU • OGDEN, UT

BREAKING BARRIERS

SUSAN CHADWICK is capable of visualizing the full picture in every business decision.

With a career that spans almost 30 years at America First Federal Credit Union, Chadwick is an active member of the credit union community. Now serving as vice president of credit at the \$10 billion asset credit union in Ogden, Utah, Chadwick oversees and works closely with department managers to advance technology efficiencies and employee relationships.

Her role at America First Federal is significant. She led the organization to adopt centralized underwriting after the recession in an effort to bring consistency to the lending department and the nearly 400 loan officers who serve the credit union's members.

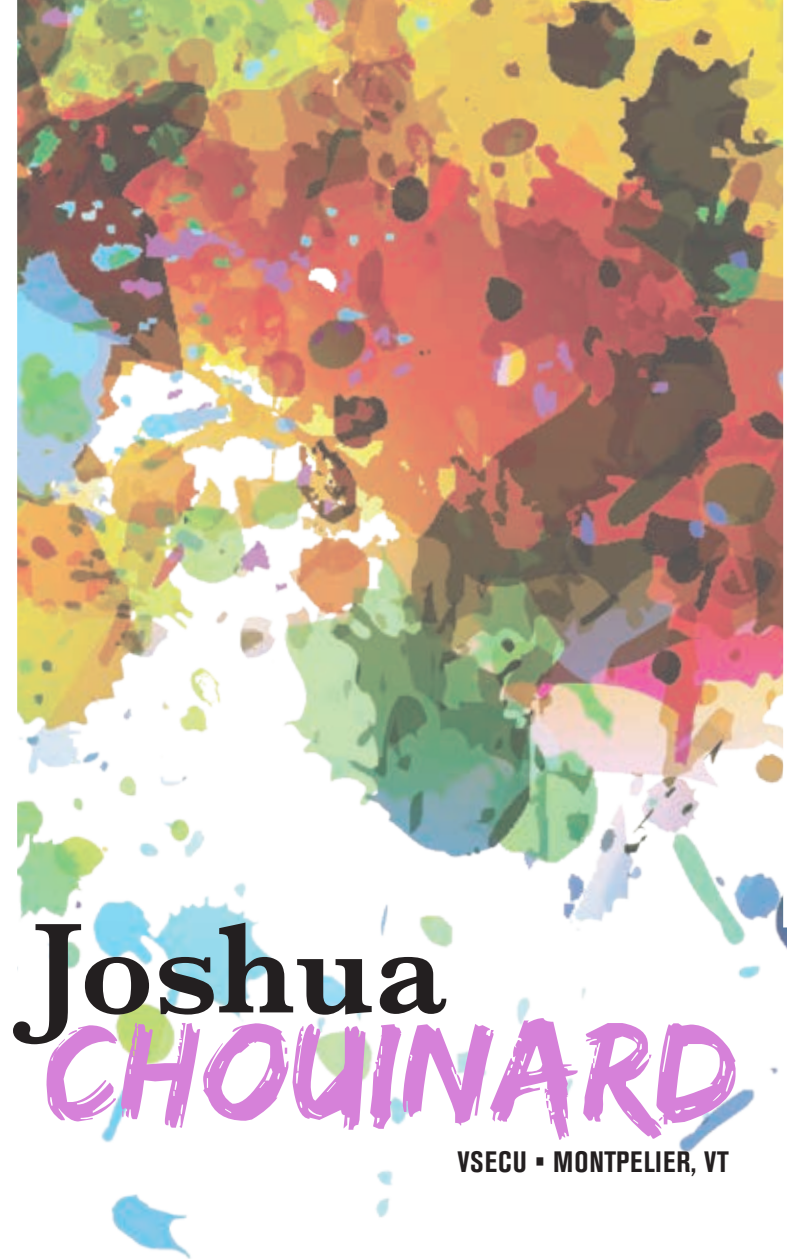
"We came together as an organization with the understanding that we needed to make the change to manage consistency in our growing organization," says Chadwick, who graduated from CUNA Management School with honors and is a designated CUNA Certified Credit Union Executive.

A formative experience in Chadwick's credit union career was when she opened the credit union's first branch in a grocery store in the Salt Lake City market. She grew as a leader during this time, as it was her first managing experience.

Chadwick selected an entirely new team. "My biggest takeaway was the importance of sharing feedback—both constructive and positive," she says. "Employees need to know you care, which sometimes involves tough conversations."

Chadwick always is looking for ways to save time and money for the credit union and its members. Moving forward, she plans to use predictive analytics to reduce losses within the organization.

"I feel incredibly fortunate that the organization I have been a part of for 30 years is in the business of improving our members' quality of life," says Chadwick, who is also a competent communicator with Toastmasters International and serves on the board for the Ogden/Weber Chamber of Commerce Women in Business—where she leads the professional development committee. "All of the decisions we make, products we offer, or new technology we implement, are thoughtfully planned with consideration of every impact to our members."



CALM, COOL, AND COLLECTED

AT \$776 MILLION asset VSECU in Montpelier, Vt., Josh Chouinard is something of a legend.

His colleagues describe him as “efficient, knowledgeable, and intuitive.” He’s always on time. And he can be depended upon to stay cool in the most challenging of environments—a busy call center.

As a senior contact center consultant, he answers phone calls that range from straightforward funds transfers to tricky loan-related questions.

“I have to assist frustrated or angry members that other consultants are asked to transfer. I have to assist members with a multitude of card-related issues, either debit or credit,” he says.

He’s famous for his ability to spot fraud attempts. As one nominator shares, “We were recently the target of an organized fraud attempt, and Josh was amazing—not just in his ability to recognize the attempted fraudsters, but to share insights, information, and helpful tips with his colleagues so they were prepared to protect our members.”

In this event, Chouinard noticed that multiple mem-

bers were calling in to activate their cards for Apple Pay, which is rare at VSECU.

“As we are a small call center, I was able to overhear the other conversations and then picked up on the phone number that was calling in, so we were ultimately able to stop the fraudsters from obtaining member information on multiple occurrences,” he says.

Although he “really enjoys being busy,” Chouinard needs downtime too.

“I like to fish,” he says. “I go just about every day after work and sometimes during work if I have an extended lunch break.” He also loves spending time outdoors with his fiancée, Katlyn.

Although he’s in one of the more stressful sectors of the credit union industry, Chouinard feels fortunate to be part of a force for positive change.

“I really feel like what we do makes a difference to the community,” he says. “It’s a good feeling to know that I have the ability to help members with more than their banking needs.”



Kendra CHRISTENSEN

COPOCO COMMUNITY CU • BAY CITY, MI

A CAN-DO ATTITUDE

KENDRA CHRISTENSEN will never forget the day when her father shared that he had cancer. Sitting in her parents' dining room, she says that the conversation was a blur, but what she did know is that she had to do what she does best: Dig in and help.

Through the American Cancer Society she's acted as a supporter, advocate, and fundraiser.

Similarly, Christensen is renowned for her passion and take-action approach as the vice president of lending at \$101 million asset COPOCO Community Credit Union in Bay City, Mich. In addition to her lending-related responsibilities, you can find her working on the teller line, shoveling snow, or attending a ribbon cutting.

If it needs to be done, Christensen is there—all in the interest of helping others.

"What I love most about the credit union industry is that we are really people helping people," she says.

Christensen enjoys celebrating happy moments

with members. "I get to open accounts for kids bringing in their piggy banks. I get to set up the first direct deposit for a new job. I get to help finance new cars, engagement rings, and dream homes," she says.

But she's also there in rough times, too. "I see the tears when members are just laid-off or diagnosed with an illness. I get to help answer the questions and lay out the plan," Christensen says.

When she's not at the credit union, Christensen works as an ambassador for the Bay Area Chamber of Commerce; organizes community festivals; or participates in programs such as the Saginaw Township Citizens Police Academy, which teaches residents and business partners the role of the police department.

She holds two CUNA certifications: the Credit Union Certified Financial Counselor certification, which Christensen says gives her the knowledge to "help members realize their financial goals and dreams;" and the Credit Union Compliance Expert certification, which provides a deeper understanding of credit union compliance.

"I'm passionate about my career because I get to make a difference, every day, in someone's life," she says.

'I get to help answer the questions and lay out the plan.'

Lisett COMAI-LEGRAND

FIRST ALLIANCE CU • ROCHESTER, MN

EVERY PERSON COUNTS

IN A TOWN OF 600 PEOPLE, you quickly learn every person counts.

"I grew up knowing it doesn't matter how much you have, what kind of car you drive, or what kind of clothes you wear," says Lisett Comai-Legrand, a Vermont native who's now director of marketing and product management at \$180 million asset First Alliance Credit Union in Rochester, Minn. "It's about giving people a hand up."

At her first job at Vermont Federal Credit Union in Burlington, the CEO at the time and others shared stories of grassroots advocacy, how it led to success, and how vitally important it is.

"Their storytelling instilled in me how important credit unions are," Comai-Legrand says. "Part of my mission now is to make sure everybody knows how credit unions work, how we're different, and how what we're doing affects millions of people."

At First Alliance, she often co-leads cross-functional teams that tackle objectives ranging from a core processing conversion to a complete rebrand. She believes effective teams draw on the strengths of those

in the organization, from the teller line to the C-suite.

"We're good at eliminating noise and distractions, and picking the right players," Comai-Legrand says.

She challenges herself to be the right player, which led to her to compete in the Rochester All-City Amateur Golf Tournament a few years ago. "I had the lead after two days and then blew it during the final round because I let my mind get the best of me," she says.

A playoff round gave her another chance to fight the battle in her head. By "learning to calm the anxiety" she went on to win her flight by one stroke.

Comai-Legrand is an active volunteer in the Rochester community, serving on various boards. She and her husband also support many veterans' organizations.

"Community involvement is at the core of credit unions," she says, "and I know my credit union and those across the country are making a difference in the lives of so many they serve."

"I want to live in a community where we respect and help each other," she adds. "That's why credit unions are so important."



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Marcus COTTON

CREDIT UNION RESOURCES INC. • PLANO, TX

HUNTING FOR TOP-NOTCH TALENT

MARCUS COTTON is always looking for the next generation of leaders.

Cotton serves as vice president of executive recruiting for Credit Union Resources Inc., the service corporation of the Cornerstone Credit Union League, where he has found ways to use technology to identify undeniable talent.

"I love seeing organizations go to the next level because of leadership we put in place," Cotton says. "I also love seeing people go to the next level in their career. I have endless stories I can tell about people who now run or help lead outstanding organizations."

Cotton and his team always are developing new recruiting techniques and tools that competitors don't offer in an effort to transform the way credit unions search for executive candidates. Under Cotton's leadership, Credit Union Resources has invested heavily in advanced databases, digital presentations, and video technology.



"He's passionate about bringing in good talent to help our industry grow," says Jon Gorman, senior vice president at the Cornerstone Credit Union League, which serves credit unions in Arkansas, Oklahoma, and Texas.

An advocate for the credit union industry, Cotton is eloquent and thoughtful in how he discusses partnerships with prospective clients. He also is constantly mapping out ways to make the next generation of credit union leaders successful.

"We're looking for problem solvers," Cotton says. "What you've done in the past is important, but what you can do moving forward is more critical!"

Cotton has ambitious goals for Credit Union Resources—he hopes to lead the organization to become the No. 1 executive search service for credit unions in the U.S.

His passion for credit unions stems from the family feel he has witnessed throughout the industry, and the fact that credit union leaders work hard to help their members.

"I recently visited a credit union, and they told me that when they turn down a loan, it has to have two signatures," Cotton says. "One person cannot deny a loan. They want two sets of eyes to look at the application and see if they can find a way to make that loan. Try to find that at a bank."

Chris COURT

SERVICE 1ST FCU • DANVILLE, PA

SEEKING THE MAGIC

CHRIS COURT has a lifelong love for making memories and traveling. One of his favorite destinations is Universal Orlando Resort.

The popular theme park in Orlando, Fla., not only allows guests to experience the sights and sounds but also gives a chance to “look behind the curtain and see the magic,” says Court, the vice president of accounting and operations at \$376 million asset Service 1st Federal Credit Union in Danville, Pa.

That behind-the-scenes magic is something that drives Court, whether it's by being an innovator or pursuing educational opportunities to develop his and his employees' careers.

“I like to grow and evolve and do what I can do to help others grow,” he says. “I make things happen.”

Court believes individuals—and credit unions—need to innovate and collaborate in order to see change.

At Service 1st, Court leads the i2i (ideas to innovation) team. The team gets together and works through ideas and issues through the eyes of the member and staff.

He says the results of the i2i program include making changes to the incentive program, creating journey and empathy maps to determine what the members are feeling, and revamping technology to offer members a seamless experience.

“It doesn't sound like a big thing, but getting one person from almost every department on the team really helps us collaborate,” he says. “We get people together and talk about things that are affecting us. Someone might have a solution that we otherwise wouldn't think about.”

Another component? Continuing to learn.

Court's done that.

He recently found himself involved in Filene Research Institute's i³ program, CUNA Management School, and the National Credit Union Foundation's Credit Union Development Educator (DE) program.

Going through the three programs, Court says he had the opportunity to see three phases of the credit union movement simultaneously: “the mind of credit unions going through CUNA Management School, the heart of credit unions going through DE, and the application of it all going through the i³ program.”

Court passes along his knowledge to others at Service 1st, as well as college students at Keystone College, where he teaches classes in business and leadership.



Stephanie **DEGRAND**

CAPITAL CU • GREEN BAY, WI

A SIMPLE STRATEGY FOR SUCCESS

STEPHANIE DEGRAND has a simple strategy for human resource (HR) success. She puts herself in her employee's shoes, and that makes all the difference.

Co-workers describe DeGrand, a human resources specialist for \$1.4 billion asset Capital Credit Union in Green Bay, Wis., as positive, passionate, and supportive.

DeGrand always has had a tendency to view situations from multiple perspectives. Often teased about making valid points on both sides of an argument, DeGrand has relied on this ability to diffuse difficult situations with employees and build trust across all

of the departments in her role.

"I try to give people the benefit of the doubt, the ones who intentionally manipulate a situation can make it harder to trust people," DeGrand says.

Always committed to improving the lives of her coworkers, DeGrand started Capital's wellness plan three years ago. Under the supervision of another team member, the program has grown to more than 90% employee engagement. DeGrand has leveraged the plan's success to negotiate lower medical insurance rate increases two years in a row.

"She immersed herself into the details of the plan so that she would be able to help other employees," says Patti Bani, chief culture officer at Capital. "It's Stephanie's attitude that makes her a rock star."

DeGrand says she finds meaning in helping employees through personal issues.

"Whether it's battling with a medical insurance issue or helping a supervisor with a tense situation at their branch, I love that I have the opportunity to pay it forward to honor the people who have done the same for me in my life," she says.

DeGrand's currently creating a database of employee feedback, using exit interviews, transfer interviews, and survey results to track trends and employee experiences at Capital.

She goes above and beyond to ensure each employee interaction is a positive experience.

"At the end of the day, it's worth so much more to have built a positive relationship with that employee than it is to have a clean desk," DeGrand says. "It's such a great feeling to be proud of where you work."



Cheryl DOSS

URW COMMUNITY FCU • DANVILLE, VA

ALL IN THE FAMILY

CHERYL DOSS has been called a “dream builder.”

When asked about her day-to-day responsibilities, she says that they entail “making dreams come true,” adding, “Who wouldn’t want to go to work and do that?”

As the CEO of the \$188 million asset URW Community Federal Credit Union in Danville, Va., her enthusiasm for building dreams inspires the next generation—namely, her daughter, Taylor.

“Taylor was practically raised at the credit union, so the philosophy of people helping people was instilled in her at a young age,” Doss shares. “She got involved in a church-based tutorial program and started her own tutoring site at one of our branches. She won our city’s 2018 volunteer of the year award for partnering the church-based tutorial program with a business. It was the first time that had been done.”

In addition to sharing her fervor with Taylor and her other two children, Doss’s passion project is to lift up area children whenever she can. She is proud of her credit union’s youth-focused initiatives, including story time with their mascot, Dollar the Dog; tours to elementary school students; and hands-on experience to local high school students.

“It’s extremely important to educate our youth on financial literacy. Children grow up not knowing how to balance a checking account or what a credit score is,” Doss says.

Apart from fostering financial knowledge, the credit union promotes a better quality of life among Danville’s children.

“You can’t learn if you’re cold or hungry. That’s why we have an annual warm coat drive to ensure that no child in our community is coming to school cold. We also work with Project Backpack, providing snacks for children to take home,” Doss says.

Doss will soon be celebrating her 20th anniversary with the credit union and considers her team to be like a second family—one that makes the world a better place for children and their families.

“We truly have a family atmosphere—not just among employees, but with our members. We don’t have a job—we have a passion to help others,” she says.





Michelle DWYER

FRANKLIN FIRST FCU • GREENFIELD, MA

THE JOB HERE JUST FIT

MICHELLE DWYER “just fell into the job” at \$62 million asset Franklin First Federal Credit Union in Greenfield, Mass. She’d been working in retail when she answered an ad from Franklin First offering a temporary teller position.

Well, not so “temporary”—she started at Franklin First in 2006 and by 2016 was the CEO.

“From the beginning the job here just fit,” says Dwyer, referring to her lifelong orientation toward community service. She has broadened community awareness of Franklin First by participating in various community activities such as Rotary Club, the 100 Who Care Franklin County group, and the Franklin County Regional Dog Shelter. (She loves dogs, especially Remy, her German shepherd.)

“We’d been missing a lot of opportunities to go out into the community and make ourselves known,” she says. “We wanted people to learn about us as we learned what kinds of services and products we could

offer them.”

Dwyer’s concept of service extends to Franklin First, too. “There are 17 people here, all of them wearing different hats.” Sometimes the hats are ad-hoc. When the basement recently flooded, Dwyer quickly jumped in beside staffers to clean up—an all-night task. “I try hard to bridge any gaps between upper- and lower-level staff members. Jumping in is in our DNA.”

She asks staff members to develop career plans, not just about their future at Franklin First but also looking at interests outside the credit union industry. “We’ve set up a tuition reimbursement program to help staffers cover enrollment fees for courses at community or state colleges,” she says.

Dwyer’s recently introduced Pet Care Club and Credit Builder Loan programs have helped Franklin First’s members set aside money for veterinarian bills or build credit by paying back a \$2,000 loan the credit union opens in their name.

Hovering in the wings is Dwyer’s next innovation: Offering small-dollar business loans, in range of roughly \$1,000 to \$2,000. “This fills a gap that small businesses face when asking for a business loan—most financial institutions will only make loans at a far higher amount, which often isn’t what a business needs or is looking for.”

Dwyer loves backpacking, and has trekked along the Appalachian Trail and Grand Canyon paths. Up next: backpacking in Glacier National Park, “the crown jewel” of America’s great parks.

‘Jumping
in is in
our DNA.’



Amanda **HABANSKY**

PEOPLES ADVANTAGE FCU • PETERSBURG, VA

IMPROVING LIVES THROUGH DISRUPTION

WHEN AMANDA HABANSKY started her credit union career seven years ago, she quickly realized her passion for helping people and set her sights on doing just that, with fast and furious accomplishments since. An innovative mind is one quality that allows the senior vice president of retail at Peoples Advantage Federal Credit Union to bring consistent loan growth above peer groups the past three years.

The \$70 million asset credit union in Petersburg, Va., serves 8,500 members, many of them low-income and barely living paycheck to paycheck. “We help individuals find financial success, whatever that means to them,” Habansky says.

Habansky takes an idea, no matter how far-fetched or disruptive, and builds a strong case for action. Management consistently allows her a seat at the table and empowers her to think beyond the norm.

She researches the credit union’s market, talks with employees about members’ challenges, and maximizes team efforts to offer customized programs such as Payday Certificates and Reliable Rides.

“My ideas are not necessarily the greatest,” she says.

“Teamwork is critical!”

Launched in 2017, the Payday Certificate program already has 283 participants. Members qualifying for the Volunteer Income Tax Assistance program receive free tax preparation. They deposit at least \$500 of their refund into a certificate that pays out every three, six, nine, and 12 months. This allows members to maximize their refund and combat income volatility, which is a struggle for many.

Reliable Rides brought in 65 new auto loans since beginning last year. “Many members have job stability but not necessarily credit stability. They need transportation to get to work,” Habansky says. “Instead of making large down payments or falling into a high-rate predatory loan elsewhere, our Reliable Rides program provides reliable transportation.”

Qualified members must attend a two-hour class on maintaining an auto and maximizing their credit score. This empowers and educates them to handle the responsibilities that come with a loan.

Habansky’s passion shows through because “I love what I do.”



Todd HARRIS

TECHNOLOGY CU • SAN JOSE, CA

ROOM TO RUN

TODD HARRIS EXEMPLIFIES the benefits of a mentorship. He joined \$2.6 billion Technology Credit Union (Tech CU) in San Jose, Calif., in 2010 as chief financial officer and chief operating officer. Six years later he succeeded Tech CU's retiring CEO Barbara Kamm.

He quickly introduced several new programs that he'd had in mind before becoming CEO, including Card Manager, a mobile app for managing credit and debit cards, and Family Banking, an approach to help parents interact with their kids about money.

"I was able to quickly get those products up and running because my predecessor was also my mentor. She gave me a lot of room to run in, which gave me a chance to fine-tune those programs before I became CEO."

Two-thirds of Tech CU's 100,000 members come from high-tech employers. "That means we have to know how to appeal to a sophisticated market in terms of innovative, tech-based products and services we can offer," he says. "Fortunately, we have excellent industry contacts who are a great source of information about

up-and-coming financial technology. They now seek us out where before we had to go looking for them to talk to."

He says Tech CU's mortgage origination program is "on par with Quicken's Rocket Mortgage. This helps us because in this market, where mortgages have been commoditized, we offer an extremely quick turnaround. We have over 125 competitors from all parts of the financial industry, and though we can't compete head-to-head with the size of national banks—we offer what credit unions have always offered: friendliness and approachability."

Could Tech CU thrive in other markets? "That's something we do think about," Harris says. "We have a very good approach to rates in this tough market, which we know would be very welcome elsewhere."

In his spare time, Harris likes to disengage from desk-bound tasks and work with his hands. "In college I worked during summers as a carpenter," he says. "I learned how to frame, roof, and install windows. Ever since then I've worked on every house I owned, remodeling by myself."

Andy JOHNSON

NATIONAL CU FOUNDATION • MADISON, WI

HUMBLY MAKING A DIFFERENCE

THE HUMBLE WORDS “I am fortunate” pepper Andy Johnson’s conversation when he describes his 10-year journey from interning and then leading the marketing outreach team at Members 1st Federal Credit Union in Mechanicsburg, Pa., to his current position as senior program manager at the National Credit Union Foundation.

For the past three years, he has heavily contributed to Foundation programs, including the Enhanced Financial Counseling Certification Program. The program educates and certifies credit union employees as financial counselors “so they can help members find their financially healthy place.” It has certified roughly 3,000 credit union professionals, including 600 this year.

Johnson makes a difference. He’s guided 1,500 to 2,000 people through the program.

He also works with reality fairs and other financial literacy/financial health programs. The Foundation is partnering with the RMJ Foundation to offer high school juniors and seniors a financial literacy app for iPhones. “Kids get how to make money, but they don’t understand how to spend, save, or budget,” he says.

Johnson works with credit union people to change their mindset about their own finances. Many start or adapt family budgets as a result. “That education resonates not only with the people in the program, but also with their family, friends, and co-workers. They can better reach out to members, the underserved, and the young to help prepare their future,” he says.

Credit unions must “see each member as unique. Everyone has a story, maybe an internal battle. We must reach out no matter where a person is in life and serve that member,” he says. “Seventy-six percent of society lives from paycheck to paycheck.”

Johnson advises other young professionals to “strive to be the best, educate yourself, and grow. We are the future generation for moving credit unions forward. Find mentors and learn from them.”

He passes along this advice from mentor George Nahodil, president/CEO at Members 1st Federal: “Do the right thing. Treat people well. Be nice. In our world today, that’s especially important. Be happy and work hard.”





Mary KAMPS

CAPITAL CU • GREEN BAY, WI

DOING THE RIGHT THING

IN HER 25 YEARS with Capital Credit Union in Green Bay, Wis., Mary Kamps has helped the credit union grow to \$1.4 billion from \$70 million in assets. She played a key role in serving on the merger team when Capital Credit Union and Pioneer Credit Union merged in 2014 to create the billion-dollar institution. At the same time, both were undergoing a core conversion.

Kamps' job was to keep the front-line staff up to date, trained, and prepared to serve members during the transition.

"It was about developing a training plan for what used to be 175 employees and was now 360," Kamps recalls. "At the same time, we had to determine how

the new core fit our business needs, along with the policies and procedures of two different credit unions. We came up with a plan, and put the pieces in place through a train-the-trainer program."

Most recently she took part in developing an internal leadership academy that includes a partnership with a local university. The program is designed to meet the leadership needs of a thriving institution in today's competitive climate of change, Kamps says.

"With the merger, we need people prepared to move into leadership positions," she explains. "But at the same time, they need to feel engaged as employees, and this program takes them to the next level, aligning well with our culture. In turn, we're very excited to see half of the first-year attendees promoted to supervisory positions."

Kamps has even been known to spend a spring night on the credit union's roof to raise awareness for the homeless population in the Green Bay and Fox Valley areas. She says it's her dedication to Capital's mission and vision that keeps her inspired.

"Our tag line is 'Doing the right thing,' which includes always being advocates for the members, and being passionate about our purpose. We have an obligation to be stewards of our community, while balancing life and work," she says. "Last but certainly not least, is have some fun while you're doing it. That's what makes it all worthwhile."

Amy KLEINSCHMIT

CU ASSOCIATION OF THE DAKOTAS • BISMARCK, ND

THE COMPLIANCE GEEK

MOST PEOPLE GROAN when they think about credit union compliance, but not Amy Kleinschmit. As chief compliance officer for the Credit Union Association of the Dakotas, Kleinschmit works with the credit unions in her region understand and comply with federal regulations and policies, and she loves it.

Growing up, Kleinschmit was often shy and quiet. In fact, she was a self-described “geek”—when being a geek wasn’t cool. “Now I am a compliance geek—and I think it’s great,” Kleinschmit says. “I love geeking out with other compliance folks, deciphering thousands of pages of regulations, and finding solutions.”

It seems she has found her niche.

North and South Dakota encompass a large geo-

graphical area, so it can be difficult for members of the Credit Union Association of the Dakotas to come together to network and learn from each other. Kleinschmit saw an opportunity to bridge the gap when CUNA began hosting online communities on its website.

Kleinschmit seized an opportunity for Dakota credit unions to share best practices and ask each other questions when CUNA offered the Credit Union Association of the Dakotas a chance to beta test their league-level compliance community. “We saw the platform as a way to continue the conversation beyond the occasional in-person meetings,” she says.

“The tsunami of rules and regulations over the past several years has been a heavy burden for all credit unions—especially the smaller credit unions,” Kleinschmit continues. “If I can help research and try to find the answer to their compliance questions, so they can have a little more time to serve their members, that’s my role.”

“Amy always goes above and beyond for the credit unions she serves,” says Katie Bredvik, CEO of Coteau Valley Federal Credit Union in Sisseton, S.D., who nominated Kleinschmit for the Rock Star honor.

Kleinschmit accepts the compliment with some modesty.

“I don’t always have all the answers, but often a specific problem one credit union is having is one that another has already dealt with. Because credit unions are so great at sharing information, expanding that into the compliance area was a natural fit. Sometimes, we just have to connect the dots,” she says.



Celebrating the Power of Purposeful People



Vincent Brennan

President, Credit Union Solutions, Fiserv

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From everyone at Fiserv, congratulations and thank you for everything that you do to make a daily difference in the lives of your members. Your common purpose strengthens the financial services ecosystem and supports strong, thriving communities.

.....

The credit union industry is a unique part of the financial services ecosystem. I have had the privilege of working with credit unions for decades.

Credit unions offer tremendous value to members, which is enhanced by their commitment to excellence in both service and experience. This winning combination is possible because credit unions are managed and run by powerful, purposeful professionals.

As I have visited and interacted with many individuals – true credit union people – all over the country, I have made a habit of noting what I observe. I always learn something new as I listen to their stories and come to understand their strategies and priorities.

As we celebrate the 2018 class of CUNA Rock Stars, I'd like to turn these observations outward and share some commonalities and thoughts I have developed about credit union people – the talented, determined folks that drive the Movement.

They Build Purposeful Teams

Credit unions have a collegial nature. Member ownership, local charters and a keen eye for efficiency mean that, yes, the CEO is still frequently running the teller line at lunchtime. At credit unions, people help people.

At a deeper level, I've observed tremendous, purposeful teams, developed and led by purposeful people. Our industry attracts this type of individual. For example, Sunmark Federal Credit Union in Albany, New York, brought on a new head of IT a few years ago named Darryl Enfield. Darryl spent a large part of his career outside the credit union industry, and was attracted to the possibilities of steering his credit union into its next phase of member experience through technology.

He changed the mindset of his internal team and external partners, and together they created a unique, truly intelligent banking experience that broke down barriers to access, and blurred the line between physical and digital.

This was possible because one leader, a team of credit union technologists and their partners decided to think and act differently. I have seen iterations of this deep team mentality time and time again across the credit union industry, and this year's Rock Stars are no exception.

They Know That Individuals Create With Purpose

While teams are critical, the spark of innovation starts with individuals. Credit unions embrace the fact that individual people are what will set them up for the success. From the teller line, to the back office, to the board of directors, credit union people share a member-centric, all-in mentality that identifies, creates and embraces what is next.

This year's Rock Stars, who are diverse in function, background and achievement, are true innovation heroes – and not just in areas like technology. Through ideas and action, they are creating better outcomes for their members and communities, and setting a standard for the future of the credit union movement.

People like Kacie Bizot at Neighbors Federal Credit Union, who created community engagement and raised scholarship money with an event called Clays for a Cause, and Brent Rempe at WEOKIE Federal Credit Union, who worked to build the BizKid\$ Middle School Cooperative Entrepreneurship Competition to inspire the next generation of cooperative professionals, are fine examples of this.

People make a difference, and the credit union industry understands that. We've taken a similar path at our company, where we have initiatives like FIN, short for the Fiserv Innovation Network. FIN provides a platform to introduce ideas and plans that will turn into purposeful solutions that help credit unions and their members in their lives and work.

They Are Partners in Possibility

One common value that I've observed in credit union people is their desire to be partners in possibility for the members they serve.

They want them to raise their credit score, buy a new home or start a new business.

They want them to have more financial confidence, and provide them with a banking experience that keeps pace with their lives and anticipates their needs.

Helping members see the possibilities, and reach their goals, is what makes credit unions trusted partners in the communities they serve.

This year's Rock Stars are all true partners in possibility to their institutions, members and communities. When they and their teams put their minds to a task, and those of us that have the opportunity to support credit unions join in, these Rock Stars become unstoppable.

fiserv.



Kyrah KLIKA

WESTCONSIN CU • MENOMONIE, WI

FIGHTING AGAINST POVERTY

KYRAH KLIKA is not only a rock star.

The Chippewa Falls vice president for \$1.21 billion asset WESTconsin Credit Union, headquartered in Menomonie, Wis., is also a champion for personal financial literacy and poverty awareness.

Klika knows that some crucial pieces of information and understanding of certain topics can be the difference between living paycheck to paycheck and putting a down payment on a house.

She knows that life can throw curveballs at families that are otherwise responsible with their money and thoughtful with their decisions. She also knows that no matter how bad things are, individuals often can take steps to make things better—if they only know how.

“Poverty is not a choice,” Klika says. “It is something that anyone can fall into. It can become a never-ending cycle, but it is not a choice.”

Though she doesn’t talk about it often, Klika experienced financial challenge and hardship. The first person in her family to go to college, Klika showed up on campus with \$300, no financial aid, and the sudden realization that she needed to get a job to remain a student.

Before that, when she was in high school, her family lost their home to foreclosure due to income loss when her father experienced complications from a medical procedure.

Yet Klika did graduate from college, and her family did get back on their feet and in a home because they had support—from family, friends, and their credit union—that included useful information and awareness of what to do and how to do it.

Klika says her personal experiences are just part of what motivates her to forge partnerships between WESTconsin and local organizations including United Way, Wisconsin Department of Workforce Development, Chippewa Valley Technical College, and local chambers of commerce to raise awareness and address regional poverty.

She also believes improving people’s lives through better financial decisions is what credit unions are all about.

“I was just so drawn to credit unions because I could see how much they were helping others,” she says.

Klika encourages credit union employees to make a bigger deal about the difference they make in members’ lives.

“The credit union movement needs to be louder,” she says.

Tyler KUHNN

DOVER FCU • DOVER, DE

CHANGING FUTURES

THE PAYOFF FOR Tyler Kuhn's work sometimes pops up while he's grocery shopping or gassing up his car.

"People will run up to me and thank me for teaching a financial literacy class they took a few months earlier," says Kuhn, community relations officer at \$470 million asset Dover (Del.) Federal Credit Union. "They tell me how they've changed their financial lives and how it's all working out. There's no better reward than that."

Kuhn, 25, joined the credit union two years ago after graduating college with a marketing degree. In that short time, he has earned a reputation as a passionate financial literacy advocate and for working long hours—sometimes nine to 12 hours a day.

"If I know I'm helping someone, working those hours doesn't bother me at all," he says. "Someone's life could change based on the knowledge I share."

In the past 18 months, Kuhn—who also works with public relations, community sponsorships, volunteer events, nonprofits, and select employee groups (SEG)—has taught more than 300 financial literacy classes.

"I've created my own classes and lesson plans for children, seniors, high schoolers, some SEGs, and people in their 20s and 30s," Kuhn says. "We try to tailor all of the classes to those who participate."

Deb Jewell, Dover Federal's director of marketing, says Kuhn's commitment and verve have been infectious. "His energy and personal approach influence others," she says. "From the results he yields to the positive energy he creates, there is no one else who operates at this capacity this early in their career."

Kuhn received the Cooperative Credit Union Association's 2017 Young Professional of the Year Award and Dover Federal's Mary Lovisone Award for being its employee of the year. Outside the office, he coaches children's soccer and volunteers with the Special Olympics of Delaware.

When Kuhn joined Dover Federal, he saw his role as a job. Today, he sees it as a calling.

"Credit unions aren't just saying it—they are people helping people," he says. "In the process, they are helping people change their futures."





Lenth has a little fun while setting up a school supply drive at Coast2Coast Financial CU.

Sharmon LENTH

COAST2COAST FINANCIAL CU • TAMPA, FL

PROVIDING ONE-ON-ONE SERVICE

THE 2,000 COAST2COAST Financial Credit Union members in the trucking and transportation industry need remote services.

That doesn't stop the \$20 million asset credit union in Tampa, Fla., from offering personal, one-on-one service, says Sharmon Lenth, president/CEO.

"We talk to our members. We answer the phone. We don't transfer calls or place members on hold," she says. "Members want to talk to someone they trust."

Most Coast2Coast Financial members work for UPS Inc. in the Southeast. With "relentless schedules," they like the credit union's mobile services and responsive website.

"We stay up on all the electronic avenues for products and services—anything to streamline service," says Lenth, who's worked in credit unions for 33 years. "The easier you make it for the member, the better. We like simple; they like simple—whether the service is online, in person, or over the phone."

When she arrived at Coast2Coast Financial in 2011, its future looked bleak. Credit unions were merging or "kicking, scratching, and climbing their way back" from the recession.

Lenth analyzed branch transactions and the sizable

mortgage portfolio. She renegotiated all vendor contracts. She closed two costly branches in Ocala and Seffner, turning to shared branching to serve members everywhere. But selling mortgages was ruled out because "selling the cream of the crop would be a kiss of death."

To ease members' concerns, she hired the "right people who embrace change and want to learn. Employees of small credit unions wear lots of hats. They needed to have a sense of urgency and a sense of pride."

Lenth also rehired a popular former employee to provide a familiar face and voice members trusted.

Lenth leads by example.

"To be an effective leader, you must be right there with everyone, instilling confidence and empowering your employees. Owning those hats, wearing them with confidence, and helping members from start to finish results in happy, satisfied members."

Educating members about the credit union's benefits is important. "Every member's situation is a one-to-one situation," Lenth says. "We encourage members to talk to us first before they take a step down a possibly wrong path."



David LIBBY

TOWN & COUNTRY FCU • SOUTH PORTLAND, ME

THRIVING ON CHANGE TO MEET CHALLENGES

ACCORDING TO SOCRATES, “The secret of change is to focus all of your energy, not on fighting the old, but on building the new.”

David Libby has discovered that secret. It’s what motivates him to come to work.

“It’s the variety and excitement of what we do every day—always exploring and discussing new ideas of how we can engage members, attract new members, and handle constant change,” says Libby, president/CEO of \$373 million asset Town & Country Federal Credit Union in South Portland, Maine. “I love change and how that makes things better.”

Under his leadership, the credit union was among the first four financial institutions in the country to introduce an Alexa Skill with account-linking capabilities for Amazon Echo devices, and the first credit union in Maine to offer Apple Pay, check-imaging ATMs, and dialogue/pod stations for its 38,000 members.

Libby’s passionate about bringing people together to improve the quality of life in the community—starting with employees. He was instrumental in developing the Town & Country Center, a state-of-the-art space housing the credit union’s operations staff. Designed to encourage

collaboration, it has the latest in office technology and incorporates nearly 70% of items on a staff “wish list.”

Libby inspires staff to pursue their ideas and to take risks to develop new initiatives. “I’m always pushing everyone to look beyond and not focus on what challenges we have today, but on what challenges we can predict five years out or more,” Libby says.

His goal is to get people to see what they can’t see yet. “Many times, what’s coming and the changes we need to make in order to meet them are right in front of our noses,” he says. “But it’s hard to get people with many viewpoints to connect the dots and understand how it will impact our members and themselves in everyday life. I love helping people overcome that, as well as overcome that in myself. There is no ‘that can’t work’ with me.”

‘I’m always pushing everyone to look beyond and not focus on what challenges we have today.’



Fred LIZOTTE

INFINITY FCU • WESTBROOK, ME

DATA DRIVES SMART DECISIONS

FRED LIZOTTE BELIEVES it's important to not only understand where you've come from, but also what role credit unions will play for tomorrow's members. As the business intelligence manager for Infinity Federal Credit Union, he believes that understanding comes through questioning everything and making smart, data-driven decisions.

Lizotte was the driving force behind Infinity's data warehouse, which has allowed the \$343 million asset credit union in Westbrook, Maine, to better serve its nearly 17,000 members. "We need the right data at the right time," he says.

Real-time dashboards and reports are used across all levels of the organization throughout the day: from front-line staff refreshing a "daily production needle" to see the number of new accounts they've opened to senior management evaluating the results of strategic initiatives and identifying opportunities for future growth in new markets.

Lizotte came to Infinity—the first credit union in Maine—from a larger bank, seeking a flatter organizational structure. He was attracted by its "Best Places to Work" awards as well as its longevity in



the community. The fact that a branch was located near his home was also a plus. What he found was a community-based financial institution less focused on the bottom line than the bank.

"The credit union was always looking for ways to give back," he says.

He also found a culture of change, where empowerment, collaboration, and data collection are key components. Lizotte sits down with staff and asks what makes their tasks difficult. Then he works to find a way to complete the tasks in a way that creates a positive experience for members.

Lizotte believes process improvements work best when you can start from scratch. "It takes more time, but it means you are not sticking a Band-Aid on a problem," he explains. "It's very rewarding to arrive at a solution."

He's also a believer in asking members for their opinions to better understand what works for them. He notes that in choosing a new card design, there was a stark difference between what the staff thought the members wanted and what members said they wanted.

Kristi LONGORIA

SAN MATEO CU • REDWOOD CITY, CA

FINDING PEACE OF MIND

THE THIEF WHO STOLE Kristi Longoria's camera and three-day-old laptop in 2013 nearly pilfered her financial future as well.

At the time, she worked at a low-paying job for a nonprofit organization.

"We found ourselves in a really deep hole," says Longoria, financial education administrator at \$1 billion asset San Mateo Credit Union in Redwood City, Calif. "I started to think, 'I'm one more financial disaster away from not being able to recover financially.'"

Thriving in her current position has meant bringing a fresh perspective to financial education while improving her own financial status. The combination helps her appreciate what members go through as they seek to build better lives.

"We take a lot of inspiration from our students and from listening to communities that don't have the voice to make change happen on their own," Longoria says.

Her team at San Mateo worked with the California Credit Union League to design a two-year financial education program that teaches mothers ages 14 to 19 financial and leadership skills, and that provides access to college or vocational school. The program won CUNA's 2016 Dora Maxwell Social Responsibility Award.

The children of those young mothers typically were infants when their first accounts were opened as part of the program. Now at age five or six, the kids stop by Longoria's office when they visit the credit union to use the Coin Star machine and make deposits.

"Their moms are teaching them to save for themselves," she says.

Longoria's financial education also started early, in a crib in the back of her Japanese grandparents' grocery market where her mother worked. Her father's side of the family also valued hard work, reflecting his Mexican roots.

"Just watching them taught me about having a good work ethic, being passionate about what you're

doing, and learning all the time," she says.

Longoria recently became a first-time homeowner in the high-priced Bay Area. Like her students, she couldn't have achieved this milestone without credit union products and education.

"Being able to make my mortgage payment and live comfortably is something I cannot take for granted," she says. "That's really peace of mind."



'We take a lot of inspiration from our students.'



Michael MURDOCH

WAUNA CU • CLATSKANIE, OR

'IT WAS LIKE A DOOR OPENING'

THOUGH A LIFELONG CREDIT UNION member, Michael Murdoch has only worked in the industry for four years. Now the communications specialist at Wauna Credit Union in Clatskanie, Ore., he started out in marketing before accepting a position with a Portland, Ore., credit union.

"It didn't take long to be sold on credit unions, especially their role in delivering financial education to the underserved," Murdoch says. "I'd always been involved in volunteering, but with a credit union, I experienced hands-on results for the first time. It was like a door opening—my calling had found me."

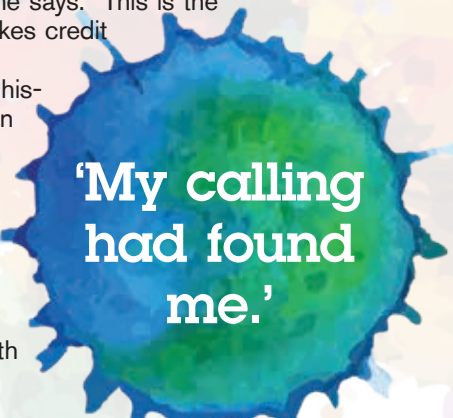
A recurring theme in Murdoch's credit union message is financial literacy. "It's an invaluable aspect of modern life, so I'm trying to get in front of everyone: elementary students, teenagers, adults, elderly—anyone who might benefit," he says. "Being physically there, providing live responses, and seeing the engagement in people's eyes really strengthens the will to do more."

Murdoch says part of what make credit unions different is their willingness to say yes when members find themselves lost or challenged financially.



"We may have to offer an alternative loan arrangement or make other exceptions, but it's all about giving people a chance," he says. "This is the kind of service that makes credit unions unique."

Murdoch's a military history buff who has "been long stuck on the U.S. Civil War." He's currently reading "Team of Rivals," about Abraham Lincoln's astute handling of a cabinet loaded with men who were in competition with one another.



**'My calling
had found
me.'**

Royce **NGIAM**

PARTNERS FCU • BURBANK, CA

MAKE YOUR FEAR DISAPPEAR

MOVE FAST ENOUGH and your fear will disappear.

Royce Ngiam says that's true whether he's riding his motorcycle or working as vice president of marketing at \$1.7 billion asset Partners Federal Credit Union in Burbank, Calif.

"When you start a new endeavor, everything comes so fast and you don't know what's next," Ngiam says. "But like on a motorcycle, you get going so fast that the world slows down, then your successes snowball, and suddenly you're moving so fast there's no such thing as fear. You're doing things you never expected."

Ngiam embraces the magical world of the credit union's single sponsor, The Walt Disney Co. Working with Disney executives revealed how the creative storyteller embraces new ideas.

"The experience The Walt Disney Co. has given me boggles my mind," notes Ngiam, who says he gives back by volunteering throughout the credit union movement.

Yet he's also grateful for his early experience in mortgage banking, where a cold-eyed executive was "the only person I was ever scared of professionally."

He taught Ngiam to speak up for his ideas. "He once said to me, 'Look, I do not pay you to be obsequious,'" Ngiam says. "He wanted you to give it to him straight. That's where the fearlessness started."

A friend persuaded Ngiam to move to credit unions because they base decisions on what benefits members. Finding those member benefits starts with being "a complete data dork," a label Ngiam wears proudly.

If data indicates an initiative can

work, he'll launch a pilot. Successful pilots lead to full-scale investments. The integrated marketing and partnership marketing strategies that emerge have contributed to the credit union's strong asset growth.

Happily married and father to a daughter and two sons, Ngiam believes dreaming big is something credit unions and Disney share.

"Disney has been a world of endless possibilities," Ngiam says. "That's what I want to give back, not just to my kids, but to anybody who will listen."



Ngiam's favorite Disney character, The Little Mermaid's Ariel, graces his smartwatch. So it's fitting that Partners FCU featured Ariel in its award-winning campaign to encourage girls to "Dream Big, Princess."



Thomas NOVAK

VISIONS FCU • ENDICOTT, NY

PASSION FOR PEOPLE

TECHNICALLY, THOMAS NOVAK is the director of digital banking, but you'd be hard pressed to find anyone more committed to the credit union mantra of "people helping people."

According to Novak, when he came to Visions Federal Credit Union, a \$4.1 billion asset credit union in Endicott, N.Y., he knew "little of credit unions."

Novak spent the first half of his career in the banking industry, but he was intrigued by credit unions and their focus on the community. After he and his wife moved to her hometown, Novak saw an opening at the credit union. He applied for and got a job as its branch manager.

"Since then, I've been able to learn how Visions and credit unions overall bring a significant positive impact to the communities they serve," Novak says. "Seven years in, I'm proud to say that I am a part of that."

Named to head up an e-commerce division five years ago, Novak has made a substantial difference. Through process improvements and technological solutions, Novak has:

► **Grown** annual loan originations from \$7 million to \$80 million, while overseeing indirect lending.

► **Overhauled** the mobile app to earn high App Store and Google Play ratings—4.8 and 4.7 out of 5, respectively.

► **Unified** five lending channels (online, mobile, branch, indirect, and contact center) into one system.

► **Helped** grow year-over-year consumer loan volume by \$61 million (a 40% increase) through system enhancements.

► **Used** fintech partnerships to create more engaging member experiences, resulting in a 500% increase in new memberships via digital channels.

At the heart of all these results is Novak's passion for people—those he works with and the credit union's members.

"I often say it always comes down to people," he says. "When making strategic decisions or looking to implement a new technology, I start with how it impacts people: my team; other credit union staff; and, of course, our members. Connecting with people is an extremely engaging process for me, whether directly via a face-to-face interaction or indirectly via one of our systems. The more focus I place on their experience and their emotions, the better served we all are."

George PATCHIN

MINNESOTA VALLEY FCU • MANKATO, MN

A ROCK-SOLID ADVOCATE

GEORGE PATCHIN was an ambassador.

Known by many in town, Patchin was the face of Minnesota Valley Federal Credit Union. He answered the questions he could, he sought out answers to those he didn't, and he asked tough questions during NCUA examinations.

"Everyone knew George," says Nick Meyer, president/CEO of the \$165 million asset credit union in Mankato. "He was like a man on the street for us."



Patchin's involvement with Minnesota Valley Federal began in 1973, when he was elected to the board of what was then known as Mankato Teachers Credit Union.

He served on the board and various committees, including the asset and liability committee, and was treasurer for decades when he unexpectedly passed away June 18, 2018.

"He was rock solid," Meyer says. "He was a star, and he really did shine bright for the credit union."

During his 48 years on the board, Patchin saw the credit union grow from a \$5 million asset credit union with 900 members into a \$165 million asset credit union with more than 14,000 members. Patchin, Meyer says, was responsible for bringing more than 1,000 members into the credit union as it expanded its field of membership to include new select employee groups and eventually adopted a community charter.

"He was never a believer in merging other credit unions," Meyer says. "He always wanted the growth to be organic. He wanted to earn it." He also wanted to help other credit unions grow, too.

A retired business education teacher, Patchin, who was named Minnesota Credit Union Network's Volunteer of the Year in 2009, was focused on assisting people to become financially savvy. He understood the challenges and worked to ensure that people—with the help of the credit union—could reach their financial goals.

"He really cared. He cared about the employees, the members, and the community," Meyer says. "He didn't do it for the attention or the accolades."

Meyer says it will be difficult to fill the void left on the board.

"I'm not so sure you can replace someone with that kind of institutional memory that still stays current," Meyer says. "He didn't stay in the old days. He had that winning combination of history, but also thinking forward."

'He really did shine bright for the credit union.'

Lindsay PELLETIER

SHEBOYGAN AREA CU • SHEBOYGAN, WI

MAKING THE CONNECTIONS

LINDSAY PELLETIER WORKED for a bank before “moving over from the dark side” in 2014 to work at Summit Credit Union in Madison, Wis., and then on to Sheboygan (Wis.) Area Credit Union in 2016.

That move may have been inevitable. “Credit unionism is literally in my blood,” says Pelletier. “My mom worked in a credit union when she was pregnant with me, and after I was born she’d often take me to work with her.”



Pelletier is vice president of operations and lending, a position that gives her a front-seat view of the credit union industry. “What I admire about the industry is that it’s people helping people in very basic ways,” she says.

She remembers when one member’s car broke down, and he went to a payday lender to finance a replacement—a loan that cost him \$800 a month.

“No way he could sustain that amount,” she recalls. “He came to us, and we were able to work his loan down to \$200 a month. That’s the difference a credit union can make.”

She sees outreach as a crucial job skill. “It’s important for every employee to make contact with fellow employees, and the public with face-to-face connections, phone calls, handwritten notes, letters,” she advises. “Those gestures pay off: At our Fourth of July parade I asked various dignitaries if I could take selfies with them. It became an annual ritual—we’d all look for one another to take selfies, which news outlets loved to publish.”

Besides representing the Young Professional Network in a nonvoting role on the Wisconsin Credit Union League Board, Pelletier conducts financial education outreach. “Many of the courses have to focus on very basic concepts. I once asked some students if they knew what a savings bond is and none of them did.”

She’s been a golfer the past six years, and although she’s doesn’t consider herself very accomplished, she’s never been tempted to break a club over her knee. The real benefit of the game for her is “you never know who you will meet playing 18 holes.”

That element of surprise also extends to winter ice fishing for this outdoors lover. “I recently bought a small ice fishing house—‘party tent’—on a lake.” Conversations are easy when everybody’s doing something they love, she says, and she views her off-hour pastimes as great restoratives.

‘What I admire about the industry is that it’s people helping people in very basic ways.’

Jean PETERSON

ABERDEEN FCU • ABERDEEN, SD

VOLUNTEERING FOR SUCCESS

GROWING UP ON A RANCH just outside of tiny Martin, S.D., Jean Peterson learned the value of community.

"You learn to help where you can," says Peterson, who has served for 15 years as a board member at \$135 million asset Aberdeen (S.D.) Federal Credit Union. "Busy minds, busy hands. It keeps you out of trouble."

She learned the value of volunteering from her parents, who established the Martin Addiction Recovery Center for people battling drug addiction.

And she's trying to pass on those values to a new generation of credit union volunteer leaders. Peterson is in her sixth year as a member of CUNA's Volunteer Leadership Committee, where she serves as vice chair.

As a board member, Peterson values the education she's received at industry conferences, and the colleagues with whom she's been able to network.

"It's not always what you know, but who you get to know at some of these events," says Peterson, a certified public accountant who works as financial controller for an agricultural cooperative.

Those professional connections led her to co-found a successful associate board member program at Aberdeen Federal.

"Although I worked for a time as manager of a credit union, I truly found my passion in volunteering, and the educated volunteer is the best volunteer," says Peterson, whose favorite coffee mug says "People Helping People."

She is especially proud of the credit union's sponsorship of the Rising Star Competition, a talent contest held annually in a big-top tent at the Brown County Fair.

"We contribute \$2,600 in prize money for youth and adults, and it's turned out to be a great promotion and a chance for the community to learn more about Aberdeen Federal," says Peterson, who serves as one of three judges for the event.

The challenges of a volunteer board member have grown over the years, she says.

"It's not easy to find the time to keep current with regulatory changes and the fast pace of changes in the

industry," Peterson says. "But if it's important, you make the time. You know what they say: If you want something done, ask a busy person."





Rempe (back left) meets with local middle school students who participated in an entrepreneurship competition that he established.

Brent REMPE

WEOKIE FCU • OKLAHOMA CITY, OK

FORGING HIS WAY IN FINANCE

ONCE UPON A TIME, Brent Rempe was a bit of a black sheep among the finance majors at Oklahoma State University.

A lot of the other students in the business school were there to maximize their personal status and net worth. Rempe, however, knew he didn't want to follow the herd to a high-powered, high-paying job on Wall Street.

Instead, he wanted to use his financial knowledge and business acumen in service of others. He just wasn't sure how.

Upon graduation, he joined the public service AmeriCorps program, which took him to a high school in Portland, Ore. It was there, while serving as a corporate internship program assistant director, he discovered a passion for education and an interest in fostering ties among businesses, civic organizations, and schools.

After stints at two other schools in Kansas City, Mo., and Tulsa, Okla., Rempe found his way to the credit union industry at \$1.1 billion asset WEOKIE Federal Credit Union in Oklahoma City. That is where his interests in finance, service, and education collided.

As the director of education, Rempe managed staff volunteer programs and increased the reach of a financial education program to more than 12,000 Oklahoma City-

area elementary and secondary students per year.

"I didn't know that there was a home for me in finance until I started working in financial literacy," he says. "And I felt like the credit union was a good fit for me. The credit union principles and values are very much aligned with my own."

Eventually promoted to assistant vice president of credit union development, Rempe continued to expand the financial literacy programming through organic growth, community partnerships, and grant funding.

Rempe's most meaningful partnership was a substantial National Credit Union Foundation grant to establish the BizKid\$ Middle School Cooperative Entrepreneurship Competition, a "Shark Tank" style event that drew students statewide to develop ideas for new, sustainable cooperatives. The multi-day event also included teacher training and prizes for teachers and students.

"That was the most exciting project that I've been involved with," Rempe says.

He notes that the cooperative model was foreign to many of the students at first but says they quickly grasped and embraced it.

"It was really neat to see how the cooperative model and values resonated with middle schoolers," he says.

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Melanie RIEDL

UNIVERSITY OF LOUISIANA FCU • LAFAYETTE, LA



FINDING HER VOICE

MELANIE RIEDL HAS FOUND her voice as vice president of development and strategic initiatives at University of Louisiana Federal Credit Union. Her passion for speaking about credit unions, compliance, and financial literacy has educated members of the Lafayette, La.-based credit union as well as credit union peers nationwide.

She joined the \$47 million asset credit union in 2007 as a marketing manager. A year and a half later, her career path turned toward compliance after she offered to help research a compliance issue. She became a certified Credit Union Compliance Expert. Riedl worked in both roles—as the compliance officer and a marketer—for five years before her CEO asked her to choose between the two positions.

“It’s easier to replace someone in marketing than in compliance,” she says. “I love both. Both are 80% research and 20% implementation.

“Compliance touches every part of the credit union,” she continues. “Never enter a meeting with a problem unless you have solutions. Compliance defines the solution specifically.”

Her advice: “Know your resources. Networking is

important. I can contact people I’ve met from all over the country for advice. Get involved and learn what credit unions are all about. Find a mentor. Pick that person’s brain.”

Active in the Lafayette Chapter of Credit Unions, Riedl has served as president, vice president, and secretary. She also served on committees for the CUNA Marketing & Business Development Council.

She transferred the knowledge she learned at schools, such as Southeast CUNA Management School, into expertise that makes her a sought-after credit union speaker.

“My passion is teaching financial literacy,” says Riedl, who recently became a Certified Credit Union Financial Counselor. She works with community development financial institution grants to provide financial literacy and counseling on campus and for people who’ve lost jobs and are training for new ones.

With 17 years of experience in financial institutions, Riedl can’t imagine working elsewhere. “The credit union isn’t just a job,” she says. “It’s a family extending beyond this building to the league and across the country, standing up for the right things.”

Janine ROLDAN

PINNACLE FCU • EDISON, NJ

DIGITAL IS WHERE IT'S AT

JANINE ROLDAN LEVERAGES digital tools and innovative products to transform members' lives.

"What satisfies me most is seeing the results of new products and marketing campaigns, and how they can change people," says Roldan, chief marketing officer and product development manager at \$123 million asset Pinnacle Federal Credit Union in Edison, N.J.



'Don't
ignore the
digital
world.'

A holiday promotion, for example, allowed members with low credit scores to access low-rate loans. "These are the people who are struggling," she says. "It was great to hear how thankful and excited people were that we could help their families."

Roldan, a 16-year credit union veteran, is a self-taught digital marketer.

Using a fully integrated electronic delivery channel sparked an increase in loan applications from 360 during the first five months of 2017 to 862 during the same period this year. The system cut processing times, saved paper, and provided a more convenient and personalized member experience.

In 2017, none of Pinnacle Federal's borrowers signed loan documents digitally. But this year, 70% of borrowers did so.

Roldan also helped implement a system that allows members to scan their driver's licenses to pre-populate much of their loan applications, simplifying the application process and speeding up processing.

She relies heavily on email campaigns and social media to market the select employee group-based credit union.

"A lot of our members do not live close to our main branch, so email is key for staying in touch with them," says Roldan, who constantly evaluates email open rates and subject lines to see what's working.

Email blasts heighten members' exposure to products and services, and increase response rates, she says. Roldan also uses sponsored posts on Facebook, Twitter, and Instagram.

A robust digital marketing presence is essential to meeting members' needs and growing the credit union.

"Don't ignore the digital world," Roldan says. "It can be overwhelming, and some credit unions are hesitant about it. But it's the future of marketing and it's where you should be."



Michelle ROSNER

1ST FINANCIAL FCU • WENTZVILLE, MO



Rosner (left) receives the 1st Financial FCU's Excellence in Leadership Award from CEO Carol Minges.

BUILDER OF DREAMS

IT'S NO SECRET TO ALL who know her—Michelle Rosner loves Disney World.

When she's not working as the chief lending officer at \$257 million asset 1st Financial Federal Credit Union in Wentzville, Mo., you'll find her on beloved rides and rubbing elbows with Mickey Mouse, alongside her husband and 16-year-old son.

And she's fond of the man who created the world, Walt Disney.

"I admire his unyielding zest for his passion," Rosner says. "He was so driven to build a place where families could have fun together, and it all started with a mouse."

Rosner takes a page from Disney's playbook in her own work. She refers to herself as a "dream builder."

"Each day presents an opportunity to help someone's dreams come true. Whether it's a first car loan or a home equity loan to pay for college, each loan application has a story and a dream behind it," Rosner says.

She believes even collections, a key responsibility in her job, is an opportunity to dream with people and find ways to make their lives better.

"No one wakes up thinking, 'I'm not going to pay that bill today,'" Rosner says. "The fact is, life happens, and crummy things happen to good people. Fortunately, if they have a credit union loan, we are going to get their story and find out the best way to help them get back on track."

During her 22 years in the credit union industry, Rosner has inspired colleagues through good deeds carried out at work and in her personal life.

She is a recipient of 1st Financial Federal's Excellence in Leadership Award; has served on several boards, including the St. Louis Chapter of Credit Unions, the Missouri Credit Union Association, and the Children's Miracle Network; and finds time to rescue Norwegian Elkhounds.

Rosner brings a little magic to the credit union every day, resulting in a motivated team.

"I strongly believe that it takes a village to be successful," she says. "Whether it's helping employees become future leaders or helping members achieve their financial dreams, I love seeing people succeed and be happy."

Lemuel SANCHEZ-RIVERA

PENFED CU • TYSONS, VA

STAR PIERCES THE DARKNESS

IT'S THE DARKEST PART OF NIGHT when the stars come out.

That was certainly the case in the aftermath of Category 4 Hurricane Maria's landfall on Puerto Rico in September 2017.

That's when Lemuel Sanchez-Rivera stepped up and took a leadership role in an organization-wide effort to help the 49 PenFed Credit Union employees and 180,000 members on the island recover as quickly as possible.

Sanchez-Rivera, the branch manager of PenFed's Fort Buchanan branch, reached out to his fellow employees to ensure their safety and check on their needs. He arranged for special access to Fort Buchanan to deliver the essentials—water, food, and gas—needed to keep employees and their families alive.

"Driving to work that first day, I witnessed the devastation to our beautiful island," he recalls. "No electricity. No water. Lack of communication."

When he arrived at the branch, he immediately started coordinating with the credit union's business continuity team. He participated in update calls throughout the day and during the next few weeks with colleagues who were all committed to supporting PenFed members and employees in Puerto Rico.

"Luckily, the branch suffered minor damages, and systems began working without interruption," Sanchez-Rivera says. "Since we had prepared by having enough cash on hand, we were able to restock our ATMs to ensure our members were taken care of in the weeks to come."

Sanchez-Rivera arranged to have the ATMs filled with the only currency widely accepted during Puerto Rico's prolonged power outage: \$20 bills.

In the days following Maria's landfall, Sanchez-Rivera put himself in harm's way before dawn each morning to make sure PenFed's ATMs were restocked with cash and working for members. On mornings when gas was scarce, he borrowed a friend's car or rode his bike to ensure he was able to get to work to serve as many people as he could.

Sanchez-Rivera works hard so his team members understand the power of coming together, "to step in not because it's your role, but because you see that something needs to be done."



Aisha SCOTT

MECU OF BALTIMORE • BALTIMORE, MD

OBSERVE AND IMPROVE

TRAINING NEW EMPLOYEES is not the easiest responsibility—it requires patience, knowledge, and the ability to see the end result before it manifests.

That's what makes Aisha Scott, an organizational effectiveness consultant for \$1.2 billion asset MECU of Baltimore, so good at her job.

In less than a year, Scott has revamped two of

MECU's primary new hire programs—new employee orientation and teller training. Simultaneously, she redesigned the member service representative training program and took on design and facilitation work for several smaller training sessions for internal departments including business services, compliance, and retail delivery.

"I don't like reinventing the wheel," Scott says. "So I observe what is working and then venture out to improve."

In her first year, she has established herself as trustworthy and resourceful for employees. She enjoys creating a more streamlined and efficient process for the company's training programs and employee development projects.

"She displays a true passion for human resource work and is eager to make an impact where she can," says Anthony Daniels, MECU's director of employee development. "She produces outstanding results and makes teammates better by offering feedback and support.

"In 10 years, I have no doubt that Aisha will be well established running her own organization providing financial education programs to citizens throughout the Maryland and D.C. area," Daniels continues.

When developing a new training program, Scott prioritizes the content and order of the presentation based on the needs of the end user. She's driven by helping people get to that light bulb. Scott ensures training sessions are relevant, engaging, and offer training participants easy-to-follow resources to refer to when they need a refresher.

Scott says she looks forward to seeing the end-result after the hard work is done.

"Many people don't realize all of the behind-the-scenes effort that goes into rolling out a new project or training session," she says. "It's like preparing for a wedding. You determine what the big reveal should look like and then you diligently put in the time, effort, and multiple rough drafts, rewrites, and dress rehearsals to make sure the final presentation is perfection."





Scott **SEGEL**

WESTEDGE CU • BELLINGHAM, WA

'THIS IS MY NICHE'

SCOTT SEGEL STARTED WORKING at WestEdge Credit Union in Bellingham, Wash., as a member service representative on July 31, 2002. He had previous experience in the financial services industry working entry-level positions at local banks.

Not long after starting at WestEdge, he says now, he learned that he always had been living the credit union mantra of "people helping people."

"I've always had a certain way I've worked and interacted with people," he says. "With my experience in banking, it was apparent that the culture at the credit union was much different. I felt like I finally belonged, like this is where I was supposed to be all along."

Segel has never looked back. Today he serves as WestEdge's vice president of operations, and even though he's gained experience working at the \$60 million asset credit union, he's never thought of moving to a bigger shop.

"This is my niche," Segel says. "We don't have to be the big boy on the block to be successful. Small

and midsize financial institutions play a super-important role within our communities. I take great pride in being a part of that."

He also takes great pride in empowering employees. "Their success is my success," he says. "It's not what I do individually. It's what we do as a team that matters. Having the opportunity to work with an outstanding team that makes an impact in our members' lives is why I consider myself fortunate to be doing this."

Segel also serves as president of the Northwest Corner Chapter of Credit Unions for the Northwest Credit Union Association.

And if he feels like talking about credit unions at home, he can always turn to his wife, Jill, who works at \$245 million asset Industrial Credit Union of Whatcom County in Bellingham. "Neither of us worked for a credit union when we were first married," he says. "We just kind of landed there. Now, we find how each other's credit unions operate as interesting and educational. Not only are we nerds for each other, but we also are nerds for the credit union movement."



Morgan SYLVESTER

AFFINITY PLUS FCU • ST. PAUL, MN

IMPACT IGNITOR

MORGAN SYLVESTER likes to give away money.

The product manager of deposits and rewards for \$2.2 billion asset Affinity Plus Federal Credit Union in St. Paul, Minn., likes any opportunity to help members save more, live better, and feel more cared for by their credit union.

“That’s what makes it worth it—to know that you’re making such a big impact on members who are very hard working,” she says.

So, to Sylvester, a somewhat labor-intensive grant program for middle- to low-income homebuyers seemed like the perfect opportunity to give members a little unexpected boost.

The credit union had participated in the grant program that offered \$5,000 to eligible borrowers who remained in their homes for five years before Sylvester took it over.

The program had stringent parameters, including a salary cap and house value cap, and required applicants to spend about an hour of their time answering questions.

The narrow qualifications significantly limited the pool of potential recipients, and the credit union didn’t market the program heavily. Typically, it gave away about

\$15,000, and even that was a struggle, according to Sylvester.

Still, she thought the program was worth doing. After all, \$5,000 is \$5,000. She felt that amount of money in a lump sum could make a huge impact on people’s lives.

Once she took the reins, Sylvester dug a little deeper. She combed through applications to identify any members that met the strict criteria. She developed simple instructions, so members knew exactly what was being asked of them.

Then Sylvester raised the award goal from \$15,000 to an ambitious \$100,000. By June they were close to their target, so Sylvester doubled the goal. And by year end, the credit union had awarded \$200,000.

Sylvester grows animated when she talks about the program, and she delights in the opportunity to call members about the grant.

“That is the most fun call you’re ever going to make on a mortgage,” she says.

She recalls one member who was speechless when handed the check. After several moments of staring quietly, he started talking about the improvements he could make to his home with the money.

Benjamin TESKE

AMERICA'S FIRST FCU • BIRMINGHAM, AL

KEEP ASKING 'WHY'

IT'S NOT ENOUGH FOR BENJAMIN TESKE to know what something is supposed to do.

The director of lending services at \$1.6 billion asset America's First Federal Credit Union in Birmingham, Ala., needs to know why it works that way.

"I want to break everything down to the absolute smallest piece," Teske says.

Asking "why" helps Teske find the friction that slows lending operations. For example, exploring every angle of the home equity line of credit (HELOC) process helped America's First Federal increase production, improve the member experience, and develop an innovative fixed-rate HELOC option.

Teske's approach was shaped by watching his grandparents run their small excavating company. His grandmother kept the books while his grandfather kept things running smoothly.

They stored everything in its proper place and treated everyone with respect.

"They had a huge impact on my life by teaching me to do right by people," Teske says.

Teske got a job at America's First Federal while attending college, but his plan was to work at a big bank. That plan shifted as he realized that doing right by people meant staying at the credit union.

Serving as acting CEO for a struggling credit union in conservatorship offered on-the-job training and deepened his understanding of how decisions affect members.

"What is different about credit unions is that it's always about the member," Teske says. "What's kept me here is the organization's love for employees, community, and the members' lives we invest in."

Teske and his wife, Amy, also had a plan for their family life. Then their newborn triplets spent three months in neonatal intensive care.

That shifted their focus to appreciating the unpredictable gifts that now come from having an 8-year-old daughter, 4-year-old triplet sons, and a 2-year-old son.

"I really feed off their energy and excitement and love for life," Teske says.

Teske pays it forward as president of the Junior Board for United Ability, a Birmingham nonprofit that



benefits children and adults with disabilities. He's also active in other charities.

Whether he's working in the community or at the credit union, he'll keep asking "why" to make things better.

Blake E. WALLACE

STALEY CU • DECATUR, IL

A BREAD-AND-BUTTER OUTLOOK

BLAKE E. WALLACE spent six years in the banking industry before coming to \$139 million asset Staley Credit Union in Decatur, Ill.

"It was enjoyable in many ways," Wallace says of his days in banking, "but after awhile everything seemed to

be only about the numbers. Once I got here at Staley, I had some unlearning to do; the differences in philosophies were that great. But I soon learned that on the credit union side the focus was more on people—'People Helping People' is our motto here—which is my bread-and-butter outlook on life."

Wallace says Staley is like a close-knit neighborhood. "People feel welcome and safe here, and both staff and members open up to each other pretty easily," he says. "It's great being a part of a company that shares those same values of community involvement."

Inside of Staley and out, Wallace happily wears several hats. In addition to his branch manager/loan officer responsibilities, he spearheads Staley's annual efforts in a local food drive and works with Big Brothers/Big Sisters. He also represents the Greater Decatur Black Chamber of Commerce at various civic and business events, and writes a monthly column on financial literacy for the chamber publication.

He used to fear public speaking, but now relishes making presentations and speeches. "I rarely turn down an opportunity to speak," he says. "I've spoken at high schools and at Millikin University regarding how to become financially literate and build good credit. I can vouch from personal experience—as a teen I made some mistakes that taught me the importance of good credit."

Wallace loves jazz and hip-hop, two genres he says are not as far apart as many might think. "Jazz is about a mood, and hip-hop took some elements directly from jazz, so it's easy for me to like them both." When his puppy was having a hard time sleeping, Wallace put on some tracks from jazz legend John Coltrane to soothe him. It worked. So it's no surprise that he named the pooch Coltrane.

'People feel welcome and safe here.'



Chris WARREN

STATE COLLEGE FCU • STATE COLLEGE, PA

THROWING MUD AT THE WALL

TERRY SHOEMAKER, manager of \$18 million asset State College (Pa.) Federal Credit Union, has a nickname for board member Chris Warren: Cat 6, as in Category 6 hurricane.

"He comes into the office like a whirlwind, firing ideas at us left, right, up, and down," Shoemaker says of Warren. "It's everything I can do to absorb all that he shares with us, and then before you know it, he's back out the door."

Warren can only laugh and acknowledge he's a classic Type A personality. He's a busy guy who, above all, sets high expectations for himself.

He teaches a class called construction technology at a local high school. "I teach kids how to build a house from the ground up," Warren says. In his spare time, he builds and remodels homes himself. He's also involved with state and county builders' associations.

As a builder, he's worked with banks, and before he was asked to serve on State College Federal's board, he understood that credit unions stood for something different.

"They value personal relationships," Warren says. "They know your name. They know your family.

You're not going to get that at bank."

As a teacher, Warren also understands the value of taking people out of their comfort zones. He calls it "throwing mud at the wall."

"Everybody has great ideas they might be hesitant about sharing," Warren says. "When you have a good team, like we have, the best ideas come when everyone shares.

"And from a leadership standpoint, that's more my leadership style: bringing that positive energy and encouraging everyone to try something new."

Shoemaker credits Warren's leadership as a major factor in helping the credit union improve its net income to \$109,000 in 2017 from a negative \$276,000 in 2013.

"He helped us rebuild our board," Shoemaker says. "There's no rubberstamping of anything. I don't have to come up with all the ideas anymore. His two favorite words are 'What if?'"

For his part, Warren advocates the team approach. "It's all about getting everyone on board," he explains. "Once everyone's willing to work as a team, good things will happen. I'm just fascinated by the process of bringing people together."



Warren (middle) with State College FCU staffers Crystal Wetzel, account representative/operations; Ashley Lyons, assistant manager; Dina Propper, loan officer/operations; and Terry Shoemaker, manager.



JR WEBSTER

TINKER FCU • OKLAHOMA CITY, OK

A PERSONAL FINANCE SHOWMAN

PEOPLE WHO KNOW JR WEBSTER could have predicted this.

Always comfortable in front of a crowd, the financial educator at \$3.8 billion asset Tinker Federal Credit Union in Oklahoma City is a natural at connecting with audiences and warming up a room.

Energetic as he is charismatic, Webster wins over scores of individuals, turning them from personal finance skeptics to budget-loving believers. In the past two years, he conducted 516 financial education workshops and seminars reaching more than 21,000 people.

While he enjoys the performance part of his job, Webster really wants people to see their finances as a way to reach their dreams and live their best life. So, he's not interested as much in being liked as he is in being effective.

Learning about personal finance seems dull to some and feels stressful to others, Webster explains, so he works hard to build rapport with the people in his seminars and workshops. Overcoming resistance is key to getting someone out of a rut or getting

them onto a better path, he says.

His strategy is to keep the mood light and fun with music, jokes, and personal stories about his children's antics and even his own financial foibles from his younger days.

He involves his audiences with role playing and role reversals, letting them make decisions and give him advice about how to handle personal spending and budgeting.

"I try to be vulnerable about how I'm a person who hasn't always been good with my money," Webster says. "I've made mistakes. And if you make mistakes, it's not the end of the world. You can overcome that."

All told, it's an approach loaded with authenticity and laced with humility, with a hefty dose of showmanship sprinkled on top.

The showmanship part is one he doesn't need to cultivate. Before working in the credit union industry, Webster was a singer/songwriter. His genre? Acoustic rock.

Webster was destined to be a rock star of one kind or another.

Nick WOODARD

UNITED SAVINGS CU • FARGO, ND

NETWORKING FOR SUCCESS

NICK WOODARD FACED a tough challenge in 2013 as he jumped at the opportunity to become CEO at \$61 million asset United Savings Credit Union in Fargo, N.D.

He was just 31 years old with eight years of experience in the financial services industry.

"It was a large undertaking," Woodard says. "But I was so excited for the new challenge."

One of his first projects: overseeing construction of a new 6,000-square-foot main branch in downtown Fargo, a project first envisioned as a simple remodel with new carpeting.

"Downtown Fargo was undergoing a renaissance, and the project kept growing in scale for a number of good reasons," he recalls. "One board member told me, 'That turned out to be real expensive carpet.'"

Woodard has been active in credit union industry groups throughout his career, including the Credit Union Association of the Dakotas (CUAD) Board and CUNA's Small Credit Union Committee. He's also board chair of the Dakota League Services Corp.

In 2017, CUAD named Woodard—still one of the youngest credit union CEOs in the Dakotas—its Credit Union Professional of the Year.

"I've tried to be a sponge when I'm around other credit union professionals," he says. "It's so important to be involved. The networking and the feedback you get from these colleagues are so valuable. You have to network to make your credit union better."

During Woodard's tenure as CEO, United Savings' assets have doubled. The credit union has updated its technology, overhauled its online presence, introduced mobile banking, launched remote deposit capture, completed a debit card conversion, and added business lending.

"For consumer loans, we put in a risk-rating system," he says. "One of the big factors is the number of years a member has been with the credit union. That should count for something."

The credit union also has expanded its community sponsorships and charitable activities, from cooking and serving meals at the Ronald McDonald House to holding backpack drives for schoolkids.

"Members are not just a number," Woodard says. "You take care of your members, and you help the community."





Get to know our Rock Stars

'I really feel like what we do makes a difference to the community.'

Josh Chouinard

'I often say it always comes down to people.'

Thomas Novak

'I've tried to be a sponge when I'm around other credit union professionals.'

Nick Woodard

'We help individuals find financial success, whatever that means to them.'

Amanda Habansky

'I observe what is working and then venture out to improve.'

Aisha Scott

'We're good at eliminating noise and distractions.'

Lisett Comai-Legrand

'We should be educating people on personal finance.'

Sandi Carangi

'I love geeking out with other compliance folks.'

Amy Kleinschmit

'It means you are not sticking a Band-Aid on a problem.'

Fred Lizotte

'The credit union principles and values are very much aligned with my own.'

Brent Rempe

'Members want to talk to someone they trust.'

Sharmon Lenth

Your members aren't thinking about financial services. They're thinking about life.

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