

# Credit Union

FALL 2019

MAGAZINE



7TH ANNUAL

## ROCK STARS

INDUSTRY  
INNOVATORS

50 who make  
a difference

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## CUNA Rock Stars raise the bar

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Valena Alexander

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Monica Belz

Jen Hogan

Teea Reed

Geoff Bullock

William Kennedy

Kipp Riesland

Traci Donahue

Heather Kerr

Sandi Riggs

Page Dunn

Josh Kroll

Elizabeth Rose

Glen Durbahn

Luke Labbe

Diane Sandoval-Griego

Matt Duthler

Rebecca Lamper

Fawzia Sarwar

Christine Eckhardt

Ray Lancaster

Jessica Sharon

Cecil Farrar

Jessie Lewis

Fran Sommerfeld

Thomas Flowers

Dawn Lindley

Maureen St. John

Jason Ford

Kuran Malhotra

Shelan Stritzke

Koren Greubel

Shelli McCoy

Steve Timmons

Glenn Griffin

Ruth Montana

Andrew Vanjani

Preston Guy

Kim Ngo

Gilberto Vaquero

Jamie Harrison

Andrea Parrish

Theresa Velez

Nicholas Hellmich

Elizabeth Pavlas

Linda White

Jon Hernandez

Sarah Perkins

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## Cheers for our Rock Stars

These all-stars are champions for their members, staff, and communities.

After sharing Credit Union Rock Star stories over the years, our definition of what makes these individuals so stellar keeps expanding.

Our Rock Stars are servant leaders, team builders, and disruptors. Day in and day out, they strive to change the lives of their members, staff, and communities.

Some of this year's highlights:

➤ **Geoff Bullock** of Firefly Credit Union and his wife had to sell their home to meet the costs incurred while adopting their daughter. He wanted to ease the financial burden of others facing the same situation. Firefly now offers a line of credit for members seeking to adopt.

➤ **Christine Eckhardt** of Arapahoe Credit Union is one of many Rock Stars who coaches staff to turn loan rejections into opportunities. Her philosophy: "Find a way to say yes."

➤ **Glen Griffin** of Commonwealth Credit Union shares a similar approach when turning down loan requests. "We say 'not right now,'" he says, and then work with members on raising their credit scores.

➤ **Valena Alexander** of Jackson County Teachers Credit Union took a chainsaw and cleared a way to the credit union through downed trees and power poles. She opened a drive-thru lane to serve members after Hurricane Michael hit in 2018.

➤ **Thomas Flowers** of Calhoun Liberty Employees Credit Union prepared employees with essentials such as water, Lysol, and toilet paper before the hurricane hit. He also cleared driveways and roads after the storm to ensure members had what they needed.

➤ **Monica Belz** of Kauai Government Employees Federal Credit Union hopped on a jet ski to deliver

credit union services to residents locked in by extensive flooding and washed-out roads.

➤ **Ray Lancaster** of Pyramid Federal Credit Union, after studying the effects of predatory lenders in his area, incrementally raised the credit union's minimum wage and provided interest-free, \$1,500 lines of credit for employees who need short-term loans.

Our seventh-annual Credit Union Rock Star issue, sponsored by Fiserv, is sure to inspire. We congratulate all 50 of these remarkable people.



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# Get to know our Rock Stars

**I EVEN WAKE MYSELF AT NIGHT CROSS-SELLING VISAS IN MY SLEEP.**

JESSIE LEWIS

**I FIND IT VERY SATISFYING TO HAVE A POSITIVE IMPACT ON PEOPLE'S LIVES.**

SARAH PERKINS

**“FRAUD ANYWHERE IRRITATES ME.**

STEVE TIMMONS

**“LITTLE DID I KNOW HOW THOSE SKILLS WOULD HELP ME.**

HEATHER KERR

**TIME IS OUR MOST PRECIOUS RESOURCE.**

JOSH KROLL

**I CARE ABOUT PEOPLE. I TRULY DO.**

RUTH MONTANA

**I DIDN'T CHOOSE THE CREDIT UNION MOVEMENT, IT CHOSE ME.**

JAMIE HARRISON

**“IT'S COMPASSION AND CARING THAT SETS CREDIT UNIONS APART.**

GEOFF BULLOCK

**I'M ALREADY IN MY DREAM JOB.**

RENAE HICKS



# Valena Alexander

JACKSON COUNTY TEACHERS CU › MARIANNA, FL

## Going the extra mile

**CEO Valena Alexander's open-door management philosophy means if you drop by her office, you'll likely find her with a member or an employee.**

"I make it my mission to always listen to my membership, staff, board, and supervisory committee," she says.

It's not surprising that in the aftermath of Hurricane Michael in 2018, she literally cleared downed trees to ensure Jackson County Teachers Credit Union was available to assist members.

With chain saws buzzing, Alexander and her husband cleared the way from where they had been staying to get to the \$35 million asset credit union in Marianna, Fla.—where downed trees and power poles blocked all three entrances.

Once they gained access, the credit union opened: outside in the drive-thru lane. "The drive-thru became a walk-up, with tellers serving members from the drive-thru window," Alexander explains. "We set up folding tables for the loan officers."

Jackson County Teachers operated al fresco for two weeks—from Oct. 10 until Oct. 24, when power was restored.

And even though three of the credit union's eight employees had extensive damage to their homes and one lost her home, no one missed a day of work.

Alexander says she's a problem solver by nature. "I tackle things head on and always look for the best fix," she says.

She credits growing up on a farm with instilling a strong work ethic. "Working hard and never having idle hands was our way of life," she says. "From a young age, job responsibilities and chores were never an option, they were always the norm."

Alexander believes member service sets Jackson County Teachers apart from other area financial institutions. "I feel like we're the 'Cheers' of credit unions because we always know your name," she says. "I'm always available to my members, and I think that sets the precedent for how my employees treat our members as well.

"If asked a question, employees know they can never tell a member 'I don't know.' That response will never be tolerated," she says. "They're required to respond with 'give me a few minutes and I will find out.' I want my members to know we will always go the extra mile for them—without hesitation."



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# Monica Belz

KAUAI GOVERNMENT EMPLOYEES  
FCU > LIHUE, HI

## Disaster no match for CEO

**The island of Kauai is no stranger to rainfall.**

But when nearly 50 inches of rain fell in a 24-hour period in April 2018 on the northern shore of the island, it broke a U.S. record, causing widespread flooding and devastation including 12 landslides that blocked roads.

For members of Kauai Government Employees Federal Credit Union that may have meant no access to financial services. Except that Monica Belz, CEO of the \$111 million asset credit union in Lihue, Hawaii, is no stranger to disaster recovery. She's coordinated help for four major catastrophes, been involved in international development and volunteer projects since she was 11, and been a firefighter since age 14.

To assist Kauai's North Shore residents, the credit union brought needed emergency supplies such as water and gasoline. When Belz heard that residents needed immediate access to funds, she popped the credit union—laptop, internet hot spot, and forms—in a dry bag. She then jet-skied, boated, and swam to get to members in the most remote areas.



Monica Belz's fearlessness extends to her love of rock climbing, surfing, free diving, and snowboarding.



The credit union's team also set up a pop-up branch at a community center to distribute low-rate disaster relief loans with deferred payments.

Because recovery is ongoing for the North Shore, the credit union has committed to building a branch there to better serve members.

Belz found the credit union life in an unlikely spot five years ago: on a Craigslist post for an executive position.

"I didn't even know what a credit union was at the time, and I thought the listing might even be a hoax—I mean it was on Craigslist," Belz says.

Nonetheless, she applied, got the job, and became an advocate for credit unions.

She was named CEO of Kauai Government Employees a year ago and is passionate "about driving strategic and meaningful change in a world that is rapidly changing—with or without our input."

"I'm highly motivated by my team," Belz says. "Our staff and volunteers work extremely hard for the same vision. We believe our credit union empowers our community. We build financial resilience for our island's families, and we're ultimately responsible for sustaining economic autonomy and independence for our island.

"As we say on Kauai, this is our 'kuleana'—the Hawaiian word for 'responsibility'—and we don't take it lightly."

# Geoff Bullock

FIREFLY CU > BURNSVILLE, MN

## A unified culture

**When Geoff Bullock and his wife adopted their first daughter, they had to sell their home to pay for the mounting costs.**

“Adoption is incredibly expensive,” Bullock says. “I’ve seen others who were really stretched.”

Bullock, engagement officer at \$1.3 billion asset Firefly Credit Union, knew there had to be a better way. The Burnsville, Minn.-based credit union now offers members an unsecured line of credit to use for adoption expenses.

And because the adoption process can take a long time, the line of credit allows members to save on interest expense over the life of the loan. So far, 15 members have used the line of credit to adopt.

A firm believer in the principle of “cooperation among cooperatives,” Bullock has shared the line-of-credit template with other credit unions so they, too, can ease the financial burden for adoptive parents.

Bullock believes credit unions are financial institu-

tions with a heart, and Firefly’s adoption loan is just one example of that.

“It’s easy to stray into the numbers and data—you can’t escape the numbers,” he says. “But compassion and caring set credit unions apart from other financial institutions.”

Bullock values the collaboration found among credit unions. “I love the atmosphere at a credit union event,” he says. “The energy in the room, the unified culture. It’s a feeling I can’t describe.”

Prior to joining Firefly in 2016, Bullock worked at a nonprofit financial counseling agency that partnered with credit unions, including Firefly.

Now, he shares financial education tips every Monday morning on a radio program targeted at millennials, many of whom need a lot of help with money management.

“The response to the show has been overwhelmingly positive,” he says.

He also recently introduced podcasts on personal finance topics.

Bullock enjoys creating partnerships and relationships with businesses, other credit unions, and the media.

“I learned the importance of relationships at my first job,” he says. “I was a waiter at Olive Garden and I was terrible at it. I was the guy who would get your order wrong. But even so, people wanted to connect and turn it into a positive experience.”



# Traci Donahue

CROSS VALLEY FCU › WILKES BARRE, PA

## Orchestrating a comeback

**Serious injuries from a car accident cut short Traci Donahue's plans to be a music teacher, but she put to use her orchestration skills to lead a credit union's return to viability.**

When she took up the CEO baton at \$160 million asset Cross Valley Federal Credit Union in 2015, the credit union was under a prompt corrective action with a capital ratio of 5.98%, a failing lending program, several lawsuits in progress, and abysmal staff morale.

Today, the credit union in Wilkes Barre, Pa., is back in sync. It's well-capitalized at 8.12%, with low loan losses and staff members who are proud to nominate her as a Credit Union Rock Star.

After recovering from her injuries and lacking funds to return to school, Donahue went to work as a bank teller. The mail courier, who served on a credit union board, introduced her to credit unions.

"He told me I wasn't suited for the banking industry,

“

I WAS UP FOR THE CHALLENGE AND WENT IN WITH EYES WIDE OPEN.

”



that I was a credit union person," Donahue explains.

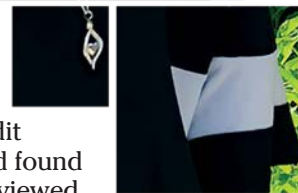
She had never heard of credit unions, so she researched and found one that was hiring. She interviewed and "was hooked immediately."

Donahue held increasingly responsible positions at her previous credit union before becoming CEO at Cross Valley Federal.

"I knew it was going to be a lot of work, but I was up for the challenge and went in with eyes wide open," she says. "I had a lot of peers tell me I was crazy, but I decided that I was coming in with one plan that had to work. There was no Plan B. This would either make or break my career."

Donahue spent her first year putting out fire after fire. "The staff really stepped up for me," she says. "We tracked our progress and how that progress impacted the financials."

"I still love every aspect of the credit union," Donahue says. "There's never a boring day or one where I'm not doing something that enriches the lives of not only our members, but our employees. I always search for ways to improve what we do and how we do it."



# Page Dunn

LOCAL GOVERNMENT FCU › RALEIGH, NC

## Making the spotlight shine

**Even before she walked through the door for an interview, Page Dunn believed she'd be a good fit with Local Government Federal Credit Union.**

She wasn't quite sure what a credit union was, but she knew Local Government Federal Credit Union (LGFCU) in Raleigh, N.C., was a local organization. "It wasn't too big but not too small, was involved in the community, and offered great benefits to its employees—truly making a difference in North Carolinians' lives," she recalls. "It seemed like an awesome place to work from the get-go, and I hadn't even met anyone."

Her instincts were right. Shortly after graduating from High Point University, she joined the staff. In just three short years in the credit union's human resources department, she has initiated projects and programs that have a positive impact.

"I'm inspired by being able to see how I can play a part in making my co-workers' days just a little better," says Dunn, a human resources specialist at the \$2.1 billion asset credit union. "We spend a majority of the day at the office, so why not enjoy it?"

The recruitment and onboarding aspects of her job also inspire her because she knows she's recruiting talented individuals who will improve members' lives.

Dunn was instrumental in creating and implementing a summer intern program. Last year, 11 interns worked within various departments, and the program received rave reviews from both the interns and management. The program has 25 students this year.

Dunn also created "The Employee Spotlight," a peer-to-peer recognition program highlighting employees' accomplishments. She also manages an employee wellness program—featuring activities like deskercise (exercise at your desk) and an annual health expo—and coordinates the credit union's sponsorship of a



family in need during the holidays.

Never satisfied, Dunn believes in asking her team a lot of questions to come up with innovations or improvements.

"Many of the new ideas I've come up with simply stem from talking through what our ideals are with my team," she says. "I like to start with the end goal in mind and then begin listing key components that would truly make the new idea shine. Working at LGFCU, I feel my new ideas and innovative thinking truly are valued."

# Glen Durbahn

HIWAY FCU > ST. PAUL, MN

## Empowering employees to make it right

**For Glen Durbahn, “people helping people” isn’t just credit union philosophy. It’s the way he lives his life.**

It started with his first job at a drugstore, where he took the time to go above and beyond for customers, whether it was finding an out-of-stock item, ringing up a purchase, or tracking down directions to another location.

Now, as senior vice president of member experience and branch operations at Hiway Federal Credit Union, Durbahn continues to strive for excellence.

He seeks to ensure the \$1.1 billion asset credit union in St. Paul, Minn., provides “GPS”—great personalized service—to members. Part of that includes an initiative to improve the credit union’s net promoter score (NPS).

“We want to be the best, not the biggest,” he says. “Our scores were good, but they were not the best.”

One area that needed attention? The new-member experience.

“We asked how, as a group, we could make improvements,” Durbahn says. “What changes would make



Glen Durbahn, center, and the rest of the staff at Hiway FCU “want to be the best.”



onboarding a smoother process? How could we shorten the amount of time it takes? What hoops and hurdles could we remove?”

To answer those questions, Durbahn coaches the credit union’s associates to look at every situation through the members’ eyes. As long as the employee makes a decision based on what’s right for the member and the membership, Durbahn will stand by it.

“We empower employees to make it right by the member,” he says.

That mindset has had an impact on the member experience at Hiway Federal.

“NPS numbers aren’t easy to move,” Durbahn notes. “But we’ve had progress with a 10-point increase. The numbers are headed in the right direction.”

It’s those moments when someone who’s had a negative experience comes into Durbahn’s office upset but leaves happy that inspire him the most.

“I find coaching enjoyable because I genuinely want people to be happy,” he says. “I want our associates to wake up every morning happy to come to work.”

That’s because improving member service is a team sport.

“Nothing happens without a team,” Durbahn says. “All the pieces have to be in place.”

And Durbahn is helping them find the right fit.



# Matt Duthler

NORTHLAND AREA FCU › OSCODA, MI

## Coming home

**The need to connect—with family, residents who need financial services, and a community that feels like home—led Matt Duthler to Northland Area Federal Credit Union in Oscoda, Mich.**

A Michigan native, Duthler began his career teaching art and computer skills to parochial school students in Chicago before becoming a graphic design instructor at a community college near Alpena, Mich.

He moved away and found success marketing office furniture to dealers nationwide.

But Duthler missed the family and friends he made in Alpena. So in 2017, he jumped at the chance to become marketing director for the \$430 million asset credit union, which has a branch in Alpena and is currently building its future headquarters there.

Northland Area Federal's staff T-shirt combines the credit union's pine tree logo and name with "HOME," which makes it a good fit for Duthler.

After two years working for a credit union, he feels at home teaching people about products that improve their financial health.

He relies on his "very optimistic" approach with a willingness to roll up his sleeves to work on projects that grow the credit union.

"At Northland, I've been reminded how much credit unions impact our communities, whether it's helping a small business flourish or taking a risk so a member can secure a car loan for reliable transportation to get to work," Duthler says.

Northland Area Federal's Oscoda headquarters is located on the former site of Wurtsmith Air Force Base. Duthler and his co-workers planned a veterans' appre-



"T-Rex" (aka Matt Duthler) spends many weekends representing Northland Area FCU at community events.

ciation event that included lunch at the local American Legion hall and a pinning ceremony for Vietnam War veterans.

Duthler brings outside-the-box ideas from other industries to serve the financial needs of Northland Area Federal's small communities.

"That can mean taking risks," he says. "But if you don't take risks, you can't expand into new opportunities."

As a relative newcomer, he appreciates credit unions' willingness to share information about initiatives he can adapt to suit Northland Area Federal.

Duthler and his family often spend time on nearby Lake Huron. Having a Great Lake at his doorstep keeps Duthler close to home and close to the credit union's members, which is where he wants to be.

"I get to see how much we're impacting members here."

# Christine Eckhardt

ARAPAHOE CU › CENTENNIAL, CO

## Perfect harmony

**Every voice in a choir is important. “There must always be respect for the part you’re not singing,” says Arapahoe Credit Union’s Christine Eckhardt.**

“The bass you don’t see carries as much weight—and emotional response—as the soprano you do see,” emphasizes Eckhardt, chief operating officer (COO) at the \$144 million asset credit union in Centennial, Colo.

Whether singing in a community choir, coaching employees, or volunteering for a variety of causes, Eckhardt always listens closely to those around her. She works to hear when the introverts are unwilling to speak and balances whispering voices with the exuberance of those typically standing front-stage.

The credit union world isn’t uniform, but she works to make it harmonic.

The mother of two sons, Eckhardt gained confidence from being raised in a “boisterous” family. Her father is an attorney, and her mother is a teacher and opera singer. Yet even her “confident, knowledgeable, and successful” parents know getting a mortgage can be intimidating. She also knows the world for her children will be no easier.

“Banking is scary,” Eckhardt says. “No one feels confident with every aspect of their money.”

But it’s also a tool people need to leverage. It’s her job to overcome that fear and empathize with each person’s situation and concerns.

Eckhardt’s credit union career began as a teller and moved through account service roles before she became a branch manager, vice president, and COO. Now, her priority is to focus on the success of the credit union’s staff and members.

She makes sure the front line gets help first and coaches loan staff to turn rejections into opportunities. Opportunities define her.

“We use the phrase, ‘Find a way to say yes,’” Eckhardt says. “Even if we can’t give someone a loan, let’s create a relationship.”

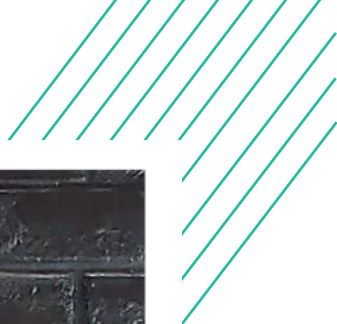
If credit card debt causes an auto loan to be denied, for example, the loan officer works to get that person

on the road to success. This may not always mean new business for Arapahoe, but it’s the foundation for the member’s future success.

For Eckhardt, changing lives starts with sharing resources and talents. It’s about focusing a spotlight to make sure the audience has a clear picture, but supporting the many people the audience doesn’t see.

“We build on the strengths of each other.”





# Cecil Farrar

MECU CU › BALTIMORE, MD



## Taking charge of the moment

**Making people feel safe, welcome, and appreciated is Cecil Farrar’s assignment in life.**

A lifelong student of human behavior, Farrar works as the greeter at MECU Credit Union’s Commerce Center branch in Baltimore. The position caps a career of more than 40 years in the security field, including 28 years in law enforcement and a simultaneous 25 years in secondary security employment at a highly respected mental health facility.

Farrar sees every opportunity to greet people as a “take-charge moment” in MECU’s interaction with members and “hope-to-be members.” It starts with welcoming people sincerely to signal the credit union cares about them.

“People pick up on that,” he says. That’s why Farrar never asks, “What do you want?” Instead, he always asks, “How may I help you?”

“That makes people start to feel there’s an order to this,” he says.

He saves a special greeting for co-workers, who must pass him to enter the branch. “When they come in, I say, ‘good morning, family,’” Farrar explains. “That creates positivity in them.”

At day’s end, he often escorts staff to their cars.

Farrar learned about MECU when he gave a ride to a family member and entered a credit union for the first time. The greeter was a friend who praised MECU and told him about the job opening. Impressed by what



he saw and heard, Farrar applied and interviewed the manager.

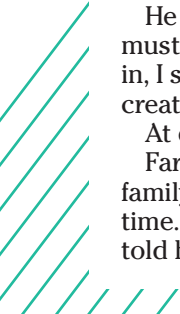
“They called it my interview, but I really interviewed her,” Farrar says. He learned the \$1.2 billion asset credit union is “mission-oriented,” just like he is. Now he’s devoted to protecting its members and staff, who he admires for using their expertise to make a difference in people’s lives.

Farrar continually uses his observational skills to recognize a change in the demeanor of branch visitors that can signal “something is about to go down.”

“I am conflict-resolution minded,” Farrar says. “It doesn’t mean you jump in when things reach crisis proportions. It means you look at things and head off what could be adverse conditions.”

A self-described optimist whose glass is always half-full, Farrar believes life is fulfilling when it’s based on seeking out what is good, honest, and true. Every interaction with members and staff is an opportunity to offer a kind word that can make a difference in how they feel and act.

“I see all people with the potential to be great, and I approach it that way—not sometimes, but on a day-to-day basis,” Farrar says. “My strongest motivation is my faith and my belief in God.”





# Thomas Flowers

CALHOUN LIBERTY EMPLOYEES CU › BLOUNTSTOWN, FL

## Plugging the community back in

**When trouble comes calling, Thomas Flowers starts thinking about how to help people.**

That might mean picking up a chainsaw to clear trees downed by a storm, hunting alligators that roamed into residential neighborhoods, or planning to protect employees and members of Calhoun Liberty Employees Credit Union, Blountstown, Fla., when disaster strikes.

As CEO of the \$60 million asset credit union, Flowers persuaded the board of directors to install generators at the main branch in Calhoun County and a branch in neighboring Liberty County in 2017. The generators were a financial lifeline when Hurricane Michael hit in October 2018.

“We live in a very rural part of Florida’s panhandle, where there’s more pine trees than people,” Flowers says. “The entire power grid in our county was gone, and our credit union was without utility power from Oct. 10 until the evening of Oct. 26.”

Being able to rely on the generators to power the drive-thru lanes and ATMs was vital for members and nonmembers alike. On Oct. 12 alone, the main branch’s ATM had more than 1,100 transactions, compared with its typical daily rate of 50.

“We had people 40 deep at the walk-up ATM and backed up to the highway on our drive-up lanes,” he says.

Before the storm, Flowers sent each of the credit union’s 17 employees home with Lysol, toilet paper, candy, and a case of water. After the storm, he picked up a chainsaw to clear driveways and roads.

Flowers shrugs off his contributions by noting that everyone in the credit union pitched in to work rotating schedules while the entire community pulled together.

“I did what we are all raised to do in the South,” Flowers says. “Everybody checked on each other. It goes back to the credit union motto of ‘people helping people.’ ‘People not profit’ is a powerful thing.”

Flowers is a lifelong learner who aims to read, learn,

and help others every day. He’s thankful to be a medical rarity who can go as long as five days between sleeping without any ill effects.

For the past 20 years, he’s used the time when other people are sleeping to work with a partner to remove nuisance alligators that linger in residential areas in two counties.

“It’s doing something totally different, but you still get to help people,” Flowers says. “It’s always a learning experience, and I still have all my fingers and toes.”





## Jason Ford

HARVESTER FINANCIAL CU › INDIANAPOLIS, IN

### Investing in better lives

**Jason Ford, chief operating officer of Harvester Financial Credit Union in Indianapolis, knows he's in the right role every morning.**

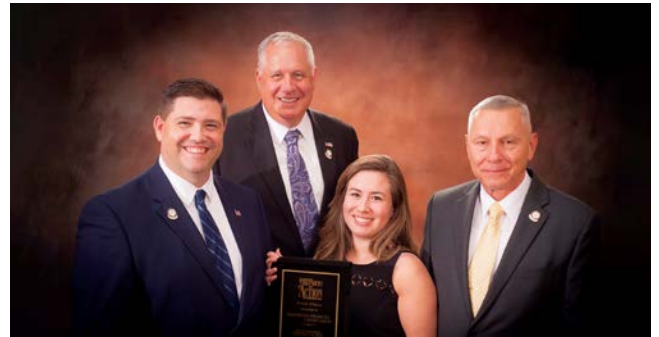
"I wake up and say, 'I get to go to work today,'" Ford says. "Every day I get to come to work and try to figure out how to help people live a better life."

Ford believes in investing in employees so they gain the same feeling about work. Funds are tight at the \$54 million asset credit union, so Harvester Financial helps employees find scholarships to support participation in off-site events. More than 60% of staff have attended a conference or multiple-day off-site training.

Investing in people and ideas also led to the creation of "Jason's Library," which consists of Ford's collection of books on personal and professional development. Employees can use Harvester Financial's intranet to check out the books.

"It's easy to say, 'I'll go to a conference,' but this identifies who wants to develop themselves," he says. "We fast-track those people for additional training."

Ford actively encourages staff to share what they learn from personal development and networking. Among the employee ideas that turned into a credit union product is the "no credit check" holiday loan offered to people who have been Harvester Financial



Harvester Financial CU won the Louise Herring Philosophy-in-Action Award from the Indiana Credit Union League in 2018. From left, Jason Ford, Harvester Financial chief operating officer; Dallas Bergl, Indiana league chair and president/CEO of INOVA FCU; Elizabeth Olson, Harvester Financial marketing manager; and Bryan Fluke, Harvester Financial president/CEO.

members for at least 12 months. The loan program, which won the 2018 Louise Herring Philosophy-in-Action Award from the Indiana Credit Union League, breaks even financially but pays off with deeper member relationships.

"We had a grandmother who was crying when she got the loan, because this let her buy Christmas for her grandkids," Ford says. "She'd never been able to do it before."

Ford is enthusiastic about finding solutions, solving problems, and helping employees find reasons to laugh and smile at work. High on his list of simple successes is a picnic table purchased for \$75 that sits on green space outside a branch. The table is now a gathering site for yoga, meals, and activities.

"We created more happiness with employees than when you put money into major investments," he says.

Ford's wife, Tanya, coordinates their church's involvement with a local food pantry, where several family members volunteer. He sees that as a natural extension of "people helping people."

"We're both passionate about food insecurity for families," Ford says. "When your work core values and your personal core values align that closely, it's not hard to balance them."



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# Koren Greubel

WEST COMMUNITY CU › O'FALLON, MO

## Making the digital-savvy feel welcome

**Innovation is the keyword that powers Koren Greubel's search for better ways to meet member needs as vice president of marketing at West Community Credit Union, O'Fallon, Mo.**

"My mission is to show consumers that credit unions are innovative and we can compete with the big banks," she says. "For somebody who is digitally savvy, becoming a credit union member isn't always an obvious choice."

Changing the perception of limited technology drives Greubel to continually show members how

West Community brings them the latest digital products. "Our best campaigns are when we market innovative products that make us unique," she says. "Marketing is so much more than a creative ad. It's critical for credit union marketers to embrace innovation to be competitive."

For example, \$267 million asset West Community is an early adopter of the Credit Sense product that's powered by Savvy Money and integrated into Fiserv's online and mobile banking. The product guides members to use credit wisely and aims to maintain or improve their credit ratings.

The credit union also is one of the first in its region to partner with Plinqit, a platform for financial management that offers consumers an easy way to save while being rewarded.

Greubel says innovative approaches are critical for West Community's growth in an oversaturated banking market.

To greet members online, the credit union launched Jane.ai—an artificial intelligence chatbot to add a personal element and improve the online experience.

"Our website is our busiest branch, but we didn't have anyone to greet a person shopping or researching and give them that positive first impression," Greubel says. "That's where Jane came to life. She's able to greet visitors who have a question and provide an immediate response."

Just as important, Jane has been collecting data analytics since she was introduced in fall 2018 to provide detailed information about what visitors seek on the website. Greubel's team uses that information to make website links and content more responsive to member needs.

Using the Baldrige Excellence Framework for strategy-driven performance, along with an amazing marketing team and West Community's culture of work/life balance, is what Greubel says helps her thrive at work and at home.

Greubel and her husband, Nick, are raising a toddler son. A two-year-old can be the ultimate "disruptor" at home, which parallels Greubel's interest in following financial industry disruptors at work.

"You have to be prepared for those disruptors to be competitive."



# Glenn Griffin

COMMONWEALTH CU › FRANKFORT, KY

## Everyone wants him on their team

**“This place raised me,” says Glenn Griffin, who started as a teller and worked his way up to a branch manager position at \$1.2 billion Commonwealth Credit Union, Frankfort, Ky.**

“This credit union has been very important to my personal growth,” Griffin says. “I see my work as a career, not just a job.”

Griffin says he views his credit union peers as an extended version of his family. “I tell people to always lead with your heart. Establish a relationship and earn trust before moving to a more formal member-credit union relationship. I operate on the basis of reciprocity: Teach them. Learn from them.

“When we have to turn down a loan request we don’t say ‘no.’ We say ‘not right now,’ and give that member the kind of information that will help them budget and raise their credit score, and then come



Glenn Griffin celebrates a loan milestone with his Commonwealth CU colleagues. From left, financial service representatives Mike Gilpatrick, Drew Carter, and Veniece Oldham, Community Relations Supervisor Betsy Herndon, and Griffin.



back to us,” he adds. “If we have to turn down a staffer who’s applied for a position, I’ll call that person to explain why they didn’t get the position but also talk about the good things they brought to the table.”

Commonwealth Chief Operating Officer Gloria Thomas, who nominated Griffin for Rock Star status, pays him the highest accolade: “Glenn is the individual everyone wants on their team.”

Griffin says learning patience is important when deciding to take on a task. “I give that advice when I’m mentoring,” he says. “Sometimes a person I’m mentoring doesn’t realize they’re already shining. Once they do, it becomes a wonderful ‘aha!’ moment.”

To date, his hardest task was assisting in managing the merger of two smaller credit unions into Commonwealth. “They came into the merger with decidedly different services, products, cultures, staffs, and members,” he says. “We introduced new technology and products to our newly acquired members, and they happily embraced us.”

Griffin loves motor vehicles of all types. “I’ve had more cars—gas or electric—than most people twice my age,” he says. The credit union has a gas-powered golf cart with all-terrain wheels at its campus branch that he’s been challenged to race against a colleague’s electric-powered cart. “The race is not a matter of if, but when.”

# Preston Guy

NEIGHBORS FCU › BATON ROUGE, LA

## 'It's my job to tell our story'

**Preston Guy took his education seriously while he was at the Manship School of Mass Communication at Louisiana State University.**

Professors there stressed building relationships with audiences and media connections through engaging communication.

The result: "We've had an exciting 24 months at Neighbors Federal," says Guy. "We went from 11,000 to 31,000 social media followers, giving us one of the largest credit union followings in the country."

As marketing communications specialist at the Baton Rouge, La.-based credit union, Guy is the resident expert in social media.

"There's been a rapid change in social media over the past few years," he says. "For example, there's far more use of video than photos, and changing algorithms affect the words you use on social media to garner maximum engagement."

Before joining Neighbors Federal, Guy held another position in communications. But when he heard about the credit union job, he was instantly intrigued. "They offered a different perspective on company goals. Typically, the objective is to maximize profits. At a credit union, our purpose is improving members' lives and empowering the communities we serve," he says.

One example of bettering lives is the credit union's community involvement. Guy recently tallied its 2018 contributions, both in money and volunteer time: \$406,869. "Neighbors has a great story to tell. It's my job to tell that story. Quantifying all that incredible work was invigorating," he says.

Those contributions haven't gone unnoticed. Guy shared many life-improving moments, gaining unprecedented news coverage for Neighbors Federal. The credit union was even featured online by national outlets such as *The New York Times* and Fox News.

Accolades such as these have helped the credit union grow to \$944 million in assets from \$820 million when Guy started two years ago.

His marketing department is always open to entertaining wild ideas and determining which ones to put into action. "I always aim for content that is relevant and unexpected."

"One campaign that was unfathomably successful was our 'Mascot Madness' social media challenge. Our Mascot Checking Account gives money to the schools for every swipe. It raised just under \$41,000 in 2018," he says.

"We decided to create a 14-team bracket as a parody of March Madness," Guy says. "We encouraged schools to vote for themselves on Twitter and Facebook polls to advance to the next round. That drew 315,000 organic impressions and 18,000 votes from students, coaches, teachers, alumni, journalists, and local celebrities."



# Jamie Harrison

MERITRUST CU › WICHITA, KS

## The deep-diving innovator

**Jamie Harrison wears an interesting hat: She is a certified “innovator,” credentialed by Stanford University and the Massachusetts Institute of Technology.**

“An innovator dives deep into the design of things to see how they work—or don’t,” says Harrison, senior vice president/chief retail officer at \$1.2 billion asset Meritrust Credit Union, Wichita, Kan. “I apply that sensibility to every problem I see. It means asking about procedures, workflow, available technology, and more, including, ‘Are we the obstacle in this situation?’”

“I’ve learned that people want a purpose, not a job, and they want to know we are all in this together—especially when things aren’t working,” says Harrison. After two departments (retail and consumer lending) were moved under Harrison’s leadership for guidance in process improvement and transformation, she and her team put problem-solving design to the test.

Working through transparency, accountability and trust, the team transformed both departments to be relevant to employees, the credit union, and, most important, members. “At the end of the day, our people want to serve and they want to serve well. Sometimes we don’t make it easy for them because of misaligned processes and rules/policies which hurt the member experience,” Harrison says. “None of this matters if we aren’t taking care of the member.”

She didn’t set out to join the credit union industry. “My undergrad degree was in political science,” she says. “I had a save-the-world mentality and saw myself going to law school. But when I encountered credit unions I fell in love with what they do and who they serve. I didn’t choose the credit union movement, it chose me.”

Her first encounter with credit unions was when she worked for the Kansas Credit Union Association, a job that naturally put her in touch with the state’s credit unions. “I found that even though they ranged in size from mom-and-pops to very big, and often approached



their in-house affairs differently, they all had one thing in common: They walked the talk, members came first.

“I help Meritrust expand its vision—not just two or three years down the line but as far ahead as 10 or 15 years. What are current technological trends, such as artificial intelligence, or banking industry innovations? We also look at industries outside financial institutions to see consumer and technological trends.”

She says the people on her team are much like her. “They are immensely curious and love to delve into a problem and look for different ways of resolving it. When they get inspired, they go out and inspire others.”

There’s a mantra she never forgets: “Why are we all here? To put the member at the center.”

# Nick Hellmich

FIRST TECH FCU > HILLSBORO, OR

## Hometown hero

**Nick Hellmich joined the credit union movement because “it’s an industry that aligns with my morals.”**

Closing in on four years at First Tech Federal Credit Union in Hillsboro, Ore., Hellmich is proud of all the credit union does for its members and community.

“I’m proud of the way we help with the financial education and outreach to children, teaching them about credit cards and credit management, and interest rates,” says Hellmich of the \$12 billion asset credit union, where he serves as recovery solutions senior collector.

A military veteran, Hellmich worked on jet engines in the U.S. Navy. “I don’t miss the smell of jet fuel at all and never want to go near a jet engine again,” he says.

That unsentimental view did not stand in the way of the NBA’s Portland Trail Blazers, when it named Hellmich a Hometown Hero last March. Hellmich attended several complimentary home games where he had the opportunity to tell fans about the credit union and encourage them to apply for a Blazers-First Tech credit card.

He’s not at all afraid to take bold steps to publicize credit unions. To help raise money for children’s hospitals, Hellmich volunteered to have his hair shaved off until he was wearing a tonsure—the Friar Tuck style of a ring of hair surrounding a completely bald top of the head. He wore it in public for a month, even attending a wedding in it, until his high school sweetheart wife lovingly told him to knock it off.

Hellmich’s also a skip tracer, using an investigative technique to locate someone’s whereabouts, a skill he brought with him from his previous work experience.

“I’m First Tech’s last line of defense in that respect,” he says.

His gift of gab helps him cold-call various companies and organizations for donations to good causes.

“I’ll even talk up the credit union industry at a bar, or anyplace for that matter,” he says. “I’m a walking

example of the credit union movement.”

Inside First Tech he coaches and educates employees in all departments via the credit union’s intranet and locates assets, such as motor vehicles and RVs.

“My job is to keep members in good standing by being able to say, ‘You’re not in good standing now, but my job is to get you there.’”

Outside of work, Hellmich whittles spoons and bowls—which he describes as “addictive and cathartic”—enjoying the calm and thoughtful moments that come when hand and brain are working together.





# Jon Hernandez

CALCOM FCU › LONG BEACH, CA

MATTEL FCU › EL SEGUNDO, CA

NIKKEI CU › GARDENA, CA

MABUHAY CU › CARSON, CA

## The multitasking collaborator

**Jon Hernandez has become a kind of go-to man for credit unions that need help identifying growth opportunities.**

Since 2002, he has managed several credit unions. Often what started out as requests from other credit unions for his insights led to such a high degree of involvement on his part that they eventually hired him as their “shared CEO.”

The first credit union he assisted was a small two-person shop that would ask him to attend its board meetings. The board of his other employer at the time—\$63 million asset CalCom Federal Credit Union in Long Beach, Calif.—gave Hernandez its blessing, “because they saw it as collaboration in the best tradition of credit unions’ openness to helping other credit unions.”

Sometimes his journey brought him full circle: He started with \$25 million asset Mattel Credit Union in 1990, left in 1996, and returned in 2004 as CEO.

One of his collaborations was the formation of the Southern California Credit Union Alliance (SCCUA), a group that first met when the Great Recession began in 2008. “We were all freaking out,” Hernandez says. “I called for a meeting of regional CEOs and expected 12 or so to show up. More than 50 wound up attending.”

Later, one especially fruitful event sponsored by SCCUA was when it issued requests for proposal that led to a presentation by core-processor vendors to an audience of 22 smaller credit unions.

“The vendors and the credit union personnel—who were not just CEOs but also information technology people and front-line staff—loved it,” he says. “Attendees saw four core-system demonstrations. One vendor, who only had five core processor clients in



Southern California, came away with 11 new clients.”

In 2014, \$70 million asset Nikkei Credit Union in Gardena, Calif., whose member base is Japanese Americans, asked Hernandez to assist it in regaining positive cash flow after losing money for three years. He helped the credit union recover in nine months. During that time, however, he saw problems further down the road based on the long-held tradition that Japanese Americans are savers rather than borrowers.

Hernandez researched Asian populations in the Greater Los Angeles area and found that while other groups were served by credit unions, the Filipino community was not. “I saw a possibility there, because based on our research and focus groups, Filipino Americans were more likely to take out loans,” he says. In June 2019, Mabuhay Credit Union, a division of Nikkei, opened in Carson, Calif.





# Renae Hicks

BLACK HILLS FCU › RAPID CITY, SD

## A gentle, insightful approach

**In high school, Renae Hicks was a Black Hills Federal Credit Union (BHFCU) member.**

After graduation, Hicks was prompted by the urging of one of the friendly tellers at BHFCU to apply for a position.

She went through the hiring process and never looked back. Hicks later served as loan officer, and currently she's the learning and performance manager at the \$1.3 billion asset credit union. "Over the years I've learned and embraced the culture here," she says. "It always feels like we're doing something good and worthwhile."

Hicks leads a team of six in Rapid City, S.D.

"Many times when you ask people what would be their dream job, the answer might be something like, 'When I retire I'd like to work at Walt Disney World,'" she says. "For me, I'm already in my dream job and career. My job is helping people continue to grow, creating content and practices that will help them in their daily tasks and face-to-face encounters with members."

Hicks led BHFCU's charge to create "world-class service" sales training. The sales model aligns directly with the credit union's mission of improving lives. This includes not pushing products, but serving member



needs—through gentle inquiry and relaxed face-to-face encounters.

"When we say, 'Your time is valuable,' we're acknowledging a member's concern, let's say, about having to drive through traffic to deposit a check, and we recommend direct deposit as a good alternative," she says.

Another aspect of training includes identifying how to close performance gaps.

Hicks starts by interviewing the credit union's best performers to learn what contributes to their success, then shares their techniques to help others grow.

Hicks also takes an insightful approach to employee development. "I use the 3-to-1 coaching method: Provide three specific positive things they've done and one opportunity," she explains. This guides employees on what to—and what not to—repeat.

Her approach to training also is mindful of individual learners' needs. "Some people learn visually; some, by listening; and others, by doing," she says.

This information was critical in guiding BHFCU's core conversion training program in 2018. The training took nine months and had to accommodate the range of learning styles for a staff of 350 employees.

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# Jen Hogan

COMMUNITY CU › LEWISTON, ME

## Committed to authenticity

**From doing the Harlem Shake to performing its own version of Carpool Karaoke on its YouTube channel, the staff at Community Credit Union knows how to have fun.**

They have Jen Hogan to thank for promoting that culture.

“Fun is the ultimate driver of people’s passion,” says Hogan, president/CEO of the \$59 million asset credit union in Lewiston, Maine. “If they don’t enjoy what they’re doing, they’ll never be able to authentically have passion for it.”

Authenticity is top of mind for Hogan, who pours her real-deal, this-is-who-I-am persona into everything she does.

She cares about her staff, acting as a cheerleader and treating everyone as equals—each with an important voice. She serves on community boards and committees. And she brings authenticity into her day-to-day responsibilities, which include overseeing the budget and monitoring compliance.



Jen Hogan assists local sixth-grade students during Junior Achievement class.



From everyday tasks to big endeavors, Hogan shows up brimming with genuineness and enthusiasm.

“As a leader, I must be authentic in everything I do,” says Hogan, who has worked at Community since 2007. “This means being honest, accepting my own strengths and weaknesses, holding myself accountable, staying connected to my core values, and being intentional about staying true to who I am.”

Hogan’s dedication and joy in her career and her life hasn’t waned, even when she was the victim of identity theft when she was 19.

“I love to share my story about being a victim of identity theft,” she says. “I’m able to not only share what happened and how it affected the timeliness of purchasing a home, but also able to share how I failed at following the proper protocols to resolve it. That failure resulted in me having to fix my identify theft issue—not once, but twice. I think it helps to build instant rapport with others who share a similar challenge or fear.”

Hogan makes her community efforts and personal life all about people she cares about.

“I live and breathe the credit union philosophy of ‘people helping people,’” she says. “I get to do a job that I know is having an impact on my members, community, and team. It’s so incredibly rewarding when my team shares stories about how our credit union has made a difference in the lives of our members. We make the American dream happen every day.”

# Bill Kennedy

HUD FCU › WASHINGTON, DC



## The credit union whisperer

**William “Bill” Kennedy isn’t afraid of a challenge. In fact, he seeks out underdogs, often in turn becoming the underdog himself.**

“Credit unions are in every state and city, and yet, we sometimes are the best-kept secret and often compete as the underdog,” Kennedy says. “However, I really like being the underdog. It gets me motivated.”

Kennedy saw opportunities when he took on the position of CEO at \$47 million asset HUD Federal Credit Union in Washington, D.C. When he came in, Kennedy called the credit union a “turnaround situation.” Kennedy relied upon his know-how and became a coach to his team.

For the first six months, he assessed the employees, their responsibilities, and their competencies at the credit union. “I impressed upon them that they’re the CEO of their own personal services corporation, which requires developing an entrepreneurial mindset—which in and of itself implies ownership,” explains Kennedy, who’s been in the credit union industry for three decades.

He also played the role of an orchestra conductor. “I needed to determine what instruments were missing and sought to fill them with seasoned players,” he says. “I also bring in unseasoned players who—if coached and mentored—have the potential to successfully occupy various chairs.”

After two years with Kennedy at the helm, the credit union has experienced three consecutive quarters of positive critical growth measures, which include net income, membership growth, and loan growth.

Kennedy has a history of helping small credit unions turn things around. Small credit unions “are in the battle of their lives to stay relevant,” Kennedy says.

He’s transformed many credit unions by meeting one-on-one with team members, tailoring his coaching style to fit unique personalities, and creating a personal vision and game plan that lines up with the credit union’s goals.

When he’s not serving as a credit union whisperer, Kennedy can be found hitting the links in golf charity events or traveling with his wife, Ann. But his mind never strays too far from his credit union work.

“When you work in credit unions for awhile, something gets in your blood,” he says. “It’s the ‘people helping people’ philosophy, and it aligns really well with who I am commissioned to be.”

“

I REALLY LIKE BEING  
THE UNDERDOG.  
IT GETS ME  
MOTIVATED.

”

# Heather Kerr

SOUTHERN CHAUTAUQUA CU › LAKEWOOD, NY

## A compassionate career

**Heather Kerr's career focused on children for 20 years—first as a third-grade teacher and then overseeing her own preschool and day care.**

Then, Kerr felt a pull to switch things up again, and she took on a position at Southern Chautauqua Credit Union, working a few hours a week on the teller line. Today, Kerr is the chief compliance officer at the \$83 million asset credit union in Lakewood, N.Y.

Compliance has always piqued Kerr's interest. In 2009, while working as a head teller, there was an opening for a compliance officer position, and she went for it.

Kerr began working in the compliance department one day per week while she continued to serve as a teller. Her persistence and dedication paid off, as that one day a week grew into her full-time career.

The credit union now feels like her home away from home. Kerr is the liaison between the United Way and the credit union. "We had 100% participation in giving from our staff this year," she says. "I am always willing to help where I am needed."

Kerr also carries out random acts of kindness by covering shifts, making thoughtful gifts for staff, and simply listening if anyone needs it. Her colleagues return the favor.

When her mother was diagnosed with cancer, Kerr says that she experienced "acts of compassion."

"My co-workers were great about allowing me to take care of her needs at the last minute," she says. "They would allow me to call in and ask for the day off if she needed me. Their support was there when I needed it the most."

Kerr was named volunteer of the year at her church and continues to spread the love to her husband of 32 years, two children, and grandchild. Her roots are

never far from her, and that includes her work as a teacher.

"I have learned a lot over the years," she says. "Owning my own business definitely helped me with my current career at the credit union. I learned about payroll, budgeting, and scheduling. I also learned how to manage employees and get the best from them. Little did I know how those skills would help me later in my life."



# Josh Kroll

PARK SIDE CU › WHITEFISH, MT

## A healthy sense of adventure

**Josh Kroll is passionate about life. He climbs mountains, runs races with his wife and son at his side, and plays guitar in his church's worship band.**

He brings that same level of passion to his career. In fact, he's taken away valuable lessons from his adventures in Glacier National Park and the Rocky Mountains and applied them to his career at Park Side Credit Union in Whitefish, Mont.

"Pursuing physical fitness teaches us so many healthy life lessons and translates to both finance and marketing through concepts such as discipline, consistency, and perseverance," says Kroll, the vice president of marketing and business development at the \$237 million asset credit union.

Kroll first entered the credit union industry in Michigan. After a few years, Kroll and his wife moved to Montana for the outdoor recreation opportunities, and 10 years later, he has an enthusiastic dedication to Park Side.

"Park Side is a unique place, and I'm so thankful for the culture that our leadership has established," he says.



Josh Kroll has taken the lessons he's learned climbing mountains and used them in his credit union career.



Kroll has spearheaded several innovative programs at Park Side, including the Partner Program.

"We select a few nonprofit organizations as Park Side Partners each year and develop close, personal relationships while offering them cross-promotion, shared advertising, employee volunteer support, and a significant financial contribution," Kroll says. "Through this strategic philanthropy, we are gradually but surely creating an unparalleled network of cooperation."

Kroll sees every day, and even every email, as an exciting opportunity.

"Many professionals complain about the vast number of emails that they receive," he says. "But to me, each one is a fantastic opportunity to get to know someone better, make something happen, or do good work."

Never one to squander time, Kroll maximizes every minute spent with every person.

"Time is our most precious resource, so I'm very deliberate in how I spend it," Kroll says. "I refuse to neglect either work or family, and it takes continual attention to make sure that all of the people in my life are getting the best of me."

# Luke Labbe

PEOPLESCHOICE CU › SACO, ME

## Long and winding road ends in leadership

**Luke Labbe was focused on receiving a loan from University Student Credit Union in 1987 so he could purchase a cutting-edge Zenith computer.**

Little did he know it would lead to a lengthy career in the credit union industry.

In that moment, he was unexpectedly bitten by the credit union bug and landed his first job in the industry shortly after. This year, he's celebrating his 18th anniversary at \$203 million asset PeoplesChoice Credit Union in Saco, Maine, where he serves as president.

Labbe cut his teeth on four other credit unions before landing at PeoplesChoice. His very first credit union gig was in marketing. He was then trained to be a teller, a lender, and tried his hand at accounting. He moved on to several positions, including loan officer, branch manager, and vice president before taking on his current role.

All those years of experience under his belt have paid off. In 2015, Labbe had an epiphany to create an initiative called Lightning Pay.

"It gives our members early access to their direct deposit," he says. "We want to create a unique value proposition for our members. With most members living week-to-week, this service is well-received."

He's also been inspired to share his wealth of knowledge with community members. Labbe strongly believes in imparting the merits of financial literacy to everyone.

"With over 50% of the U.S. population living week-to-week, and schools pulling back on financial literacy education, there's a huge need," he says.

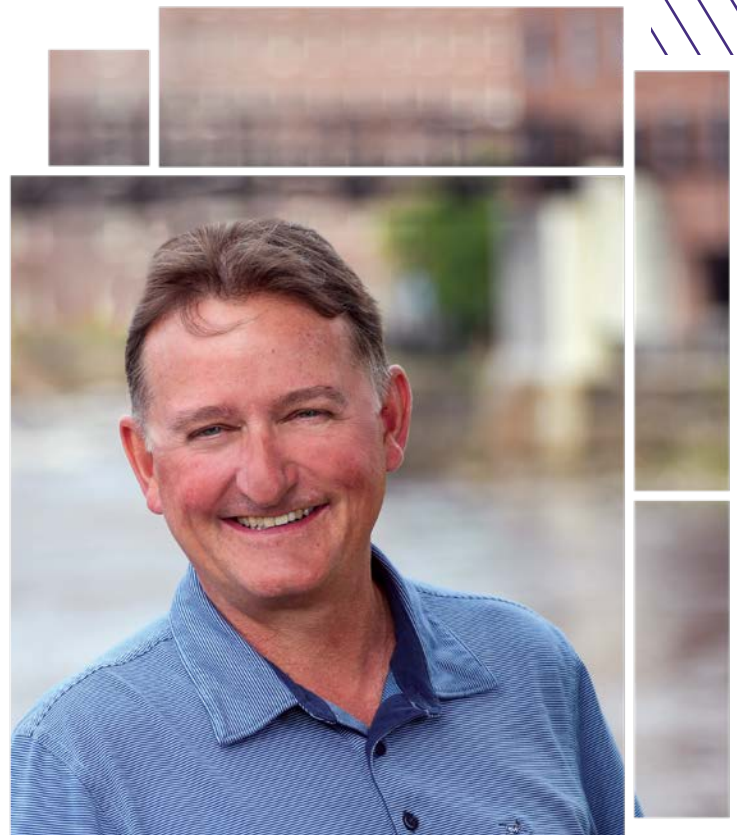
With Labbe's help, PeoplesChoice joined other credit unions in its county to provide financial fitness fairs at high schools and prisons "to provide a real-world example of all the money choices people must make with their income."

"It's an eye-opener," he says. "A prisoner once said that he'll no longer have to sell drugs or rob a bank

to get by after attending this fair."

When he's not volunteering or helping the community, Labbe enjoys hitting his favorite ski hills and traveling with his wife, Ellen, and their three sons. He thinks of his credit union colleagues as family members, too.

"Having worked for five credit unions across the great state of Maine, this industry feels like family to me," he says.





**Vincent Brennan**

President, Credit Union Solutions, Fiserv



## Credit Unions: Purpose Driven, Poised to Thrive

In 1928, Amelia Earhart became the first woman to fly solo across the Atlantic. Fifty years ago, Neil Armstrong became the first person to set foot on the moon. In 1994, Nelson Mandela became the first president of South Africa elected in a fully representative election.

These extraordinary individuals all have two things in common: They had the support of others, and they had the courage and drive to get big things done. They may be some of the most recognizable doers of the 20th century, but they have a great deal in common with the purpose, teams and individuals that drive the credit union movement.

In my interactions with dozens of these credit union leaders, board members and staff over the past year, I have become even more convinced that ours is an industry that is on the verge of significant opportunities and breakthroughs. And Rock Stars – people who have the drive and ability to do – will be the force that brings it all to fruition.

These professionals are ready to answer to the needs of the next generation of members, build holistic, meaningful experiences and capture an outsized share of their members' trust and investment. All while serving and building their communities.





## Purpose Driven

This type of energy and momentum doesn't occur without a common sense of shared purpose.

Credit unions are deeply concerned with the well-being of those around them – be it underserved populations, homes that have been shattered by natural disasters or rising generations that need help navigating the financial ecosystem.

This focus on others is purposeful, impactful and is exemplified throughout this year's Rock Stars class. People in our industry truly are committed to helping people, from unique models like GUASFCU and its CEO Kuran Malhotra that build the future of the credit union movement, to innovators like Geoff Bullock, engagement and education leader at Firefly Credit Union and his award-winning concept of loans to support child adoptions.

I have been pleased to see Fiserv and others who support credit unions follow the lead of these Rock Stars, redoubling commitments and supporting initiatives that align credit union ideals and aims.

This year, Fiserv and our associates committed to completing 35,000 Move the World Moments – thousands of individual acts of kindness – all over the world, and I'm pleased to say that we have exceeded that goal, often working alongside credit unions and credit union professionals.



## Remarkable Opportunities

The same commitment that fuels credit union professionals' efforts to seek out and do good in their communities also drives them to want to create the best possible financial experiences for members.

2019 is a unique year in our industry. For the first time in about a decade, we're seeing a significant emphasis on increasing deposits as a central strategic pillar for many credit unions, all in a market environment that is fast-paced and subject to evolving member demands. Credit union professionals are rising to the challenge, working to transform their institutions digitally and create experiences and relationships that fuel growth and stability.

This urgency to bring in new members and further build existing member relationships is being driven from all corners. Marketing, data and analytics, lending professionals, front-line staff, and more all have a role to play. This is reflected in the diversity of roles and functions of this year's class of Rock Stars. Whether it's an individual in a financial leadership position like Joseph Pezley of Kinecta Federal Credit Union, a marketing and retail leader like Jamie Harrison of Meritrust Credit Union or a CEO like Sandi Riggs of ALPS Federal Credit Union, these Rock Stars truly represent the best our industry has to offer.



## Poised to Thrive

We hope that you take a moment to pause, learn from and recognize the bright professionals that are leading the movement into the future. These people, and their day-to-day actions and successes, are the catalyst that creates the credit union difference for the millions of members whom we collectively serve. They are the reason the industry is poised to thrive.

From all of us at Fiserv, we congratulate this year's Rock Star recipients and thank each of you for everything that you do to better the lives of your members, strengthen your communities and build a stronger credit union industry.

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**fiserv.**

# Rebecca Lamper

COMMUNITY CHOICE CU › HOLLAND, MI

## Fresh ideas born of experience

**Rebecca Lamper was a banker for 24 years before accepting a position with Community Choice Credit Union, headquartered in Farmington Hills, Mich.**

But it didn't take long for her to embrace the movement and make her mark on the credit union. She drew on her banking background to introduce new ideas in her role as member center manager, working out of the \$1.1 billion asset credit union's Holland, Mich., office.

In her previous job, she had developed many relationships with municipalities, and she saw an opportunity to leverage those relationships to drive new deposits for Community Choice. Lamper wrote a new standard operating procedure to launch these accounts, leading the way for the credit union to expand its operations.

"Because of this recommendation, the credit union was able to drive millions of dollars into our facility," says Kendra Craven, indirect lending manager at Community Choice.

Since Lamper was new to the area, she jumped on an opportunity to participate in the nine-month Michigan West Coast Chamber Leadership program, which provided a deep dive into the assets of the community.

"Often my members have needs outside my scope," Lamper says. "It's important for me to know where to send them to get their needs taken care of."

Lamper also gained new insights on leadership from her cohort of 36 community leaders in the program. Her biggest takeaway was the importance of trying to understand the viewpoint of the people she leads in order to better communicate.

"It helps me understand who they are and the direction they need to go," Lamper explains.

She applied this to motivating her team to volunteer in the community. While Lamper leads by example



with her volunteer work, which includes serving as a longstanding Rotary member and as board chairman of the Allegan County United Way, she knows that not everyone shares her passion for volunteering.

To engage her team in getting involved, she invited each of her direct reports to recommend a cause or organization they cared deeply about. That idea inspired her team to log almost 200 volunteer hours in 2018.

Lamper says one of the best things about working at Community Choice is that her employer shares her values.

"Community Choice's motto is 'Give Big, Give Back,'" she says. "And they afford me and my staff the opportunity to do that."

# Ray Lancaster

PYRAMID FCU › TUCSON, AZ

## Building a better path for employees

**Ray Lancaster is always looking for an opportunity to provide others with a better path financially.**

One experience in 2014 offered him a big opportunity.

Lancaster, CEO of Pyramid Federal Credit Union in Tucson, Ariz., was secret-shopping in a pawn shop as part of the National Credit Union Foundation's Development Education (DE) program when he met a tradesman who was stuck in a cycle of pawning his tools and buying them back to provide for his family.

Lancaster wondered if any members or employees of the \$160 million asset credit union could be stuck in a similar situation.

"We have all needed help at some point in our lives," he says. "Many people in our country are one emergency or event away from financial catastrophe. I began to wonder what we could do to help."

This experience drove Lancaster to begin several new programs. First, he began by incrementally increasing the credit union's minimum wage to \$20 per hour by raising it \$1 per hour each year. This will be the third year of wage increases.

"I hope it's an ongoing thing that will continue forever," he says. "We should be the leaders in employee benefits and pay. If we're good for the consumers, we should be good for our employees."

Another program he added is a \$1,500 line of credit with no interest for employees to provide a sound alternative to predatory lenders if they ever need a small loan.

Inspired by his experience in the pawn shop, Lancaster joined forces with a community partner to send constituents with high-interest payday loans through a financial counseling program. Upon completion, they get to replace their loan with a more favorable one from Pyramid Federal.

Inside the credit union world, Lancaster takes time to mentor the next generation of credit union leaders. He says that, second to attending the DE program, serving as a mentor is the best commitment he's made in his career.

"Passion comes from finding like-minded people and feeding off of each other's ideas and thoughts," he says. "If anyone is feeling burned out on credit unions and what we do, I would highly recommend the DE program."

In true embodiment of the credit union spirit, Lancaster is always looking for ways to help his community.

"Every day, we have an opportunity to help someone," he says. "We decide whether we let that opportunity go to waste or whether we're able to make a difference in their world."



# Jessie Lewis

FINANCIAL CENTER FIRST CU > INDIANAPOLIS, IN

## Mobile member advocate

**Jessie Lewis lives, breathes, and, literally, sleeps financial education.**

The community branch manager for Financial Center First Credit Union in Indianapolis, says she's the go-to resource for financial advice among her friends, acquaintances, and her local community. But she doesn't mind.

"It's not a burden to me because it's what I enjoy and what I'm truly passionate about," she says. "I even wake myself at night cross-selling Visas in my sleep

and discussing balance transfers."

Until Financial Center recently added a second person to her team, Lewis was serving as a one-person mobile credit union, making house calls to employers. Lewis sees her job as an opportunity to reduce people's financial stress by offering one-on-one credit reviews, budget planning, and ways to save money through credit union products and services.

"I've seen the very worst to the very best of credit reports and scores," Lewis says. "Helping members financially gives me great excitement, whether it's purchasing their very first vehicle, or helping them get a loan for in vitro fertilization (IVF) treatment and seeing their children grow up."

Lewis carved out her role at the \$560 million asset credit union when it was revamping its select employee group (SEG) program. It's been a perfect fit, as she's become a top producer among all branch managers—exceeding loan goals by 41%, individual credit counseling goals by 36%, and new checking goals by 130%.

"Jessie's production and performance are beyond phenomenal as the community branch manager for Financial Center's SEG program," says Dusty Simmons, vice president of membership development. "Her real talent is in the way she cares for members. She goes from acquaintance to trusted adviser in a first meeting."

During her credit reviews, Lewis is known for being the member's advocate, providing lots of notes and backstory to help members get a "yes" when their credit history doesn't paint the entire picture. And when an answer must be "no," she provides straight answers and specific instructions on how to work to a "yes."

"She gets the member from education to action—taking ownership of helping the member do what's in their best interest, regardless of whether it brings more business to the credit union," says colleague James Davidson, Financial Center's director of financial literacy. "She exemplifies our promise to help members improve their financial lives."



# Dawn Lindley

VIRGINIA CREDIT UNION LEAGUE › LYNCHBURG, VA

## 'Pay it forward' training

**Dawn Lindley has worked tirelessly for the past 15 years to remove barriers to financial education, whether those barriers are cost, time, or resources.**

As the director of marketing and financial literacy for the Virginia Credit Union League, Lindley is a champion of financial education. During her tenure, credit unions across Virginia have reached more than 400,000 young people with lessons on basic budgeting and money management.

Lindley saw that cost was a barrier for small credit unions to offer employees a prep course for the exam to become a CUNA Certified Credit Union Financial Counselor. By engaging volunteer trainers, she created a free (aside from the cost of books) webinar-based training program.

"We trained the people who graduated from each class to become volunteer trainers so we can offer it to others," she says. "They 'pay it forward' by teaching the next class."

Lindley says the number of employees who've been certified has steadily grown.

When a Virginia law passed in 2010 requiring K-12 teachers to add more financial education into the

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**ALL I DID WAS LISTEN TO PASSIONATE PEOPLE AND HELP THEM MAKE THEIR DREAMS COME TRUE.**

”

curriculum, the league's financial literacy committee realized that many teachers didn't have access to educational resources to help them fulfill the new requirements.

Under Lindley's leadership, the committee started offering teacher training workshops each year in different areas of the state to introduce them to the resources credit unions could offer in a classroom setting.

A true servant-leader, Lindley shares credit with her colleagues for getting the financial literacy program off the ground.

"All I did was listen to passionate people and help them make their dreams come true," she says. "We've pulled off a lot of great things together."

In its work with teachers across the state, the financial literacy committee learned that teachers wanted more offline teaching aids to engage kids in financial literacy.

The committee created a board game, called SCORE!, to teach students about credit scores. Lindley coordinated the playtest and found a manufacturer for the game. Proceeds support the Credit Unions Care Foundation of Virginia, and the game already has raised more than \$1,000 within its first year.

Lindley says she found her career sweet spot when she started working with credit unions.

"I love what credit unions do for people each and every day, and I'm so proud to be a part of the financial education machine," she says.



# Kuran Malhotra

GEORGETOWN UNIVERSITY ALUMNI AND  
STUDENT FCU › WASHINGTON, DC

## Wise beyond his years

**Kuran Malhotra gets a lot of questions from his friends about financial issues.**

But as the CEO of the largest entirely student-run credit union, Malhotra has much more insight into the financial world than most 20-year-olds.

The senior at Georgetown's McDonough School of Business says he doesn't mind fielding his friends' questions because he's passionate about all forms of financial literacy.

"I'm always happy to help out," he says. "Financial literacy isn't zero-sum, and you don't gain anything by not sharing what you know. The more you share, the better off everyone becomes."

Malhotra started working with Washington, D.C.-based Georgetown University Alumni and Student Federal Credit Union (GUASFCU) in his first year at Georgetown and served as chief technology officer (CTO) before the board of directors—also made up entirely of students—promoted him to CEO.

Colleague Nick Aquino, another intern at the \$16 million asset credit union, says Malhotra's excellent track record as CTO made him an obvious choice. During his tenure, Malhotra led efforts to move the credit union's file and web servers to the cloud, replace all the front-end computing infrastructure, and rework vendor contracts—reducing expenses by roughly 30%.

"He has effectively changed the way we operate as an organization, bringing efficiency, budgeting, and automation to the table along with security and mindfulness—all while keeping our volunteers motivated and happy," Aquino says.

Since starting as CEO, Malhotra has worked to expand outreach to graduate students and alumni—two groups that weren't previously a strategic focus. And he continues to modernize the credit union, leading projects to upgrade and automate more processes to keep up with the latest financial technology.

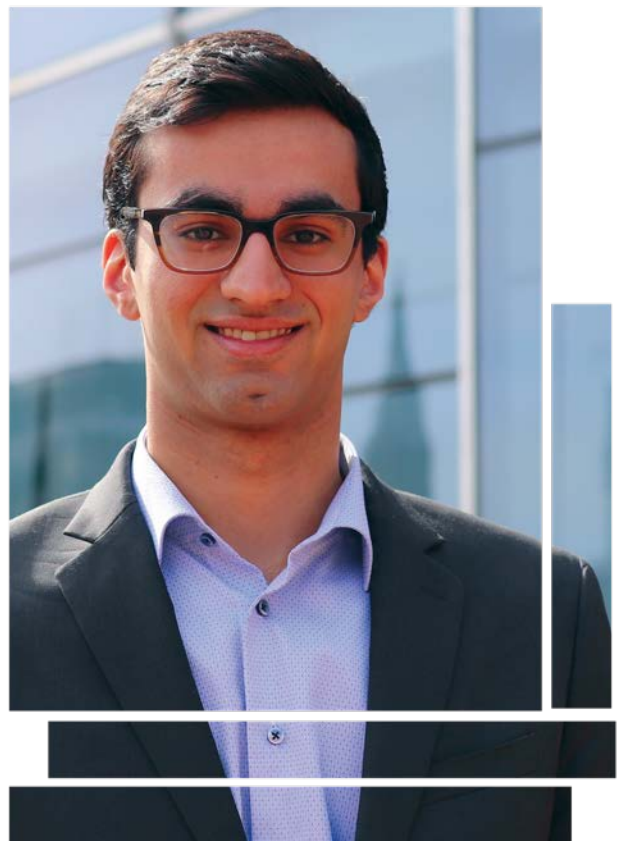
In all of these projects, Malhotra says the biggest challenge has been developing a continuity strategy, because student employees have a limited tenure.

"The board and I have worked extremely hard to

flatten the organizational structure to encourage younger interns to get involved and take on exciting new projects, and ensure the longevity of the ones that just can't get done within a year," he says.

Malhotra says his time at GUASFCU has impressed upon him the importance of credit unions.

"Credit unions are deeply embedded into the fabric of the financial sector, and it falls on us to ensure their success, and to ensure that the benefits of a not-for-profit financial institution are readily accessible to those who need them most," he says.



# Shelli McCoy

TARRANT COUNTY'S CU › FORT WORTH, TX

## Rising to the challenge

**Generational poverty is the kind of problem that feels way too big for one person to make a difference.**

But that didn't stop Shelli McCoy from leading a major effort to bring financial education to one of the most impoverished areas of Fort Worth, Texas, as the vice president of operations for \$86 million asset Tarrant County's Credit Union, based in Fort Worth.

McCoy created a project to bring financial education courses to several community institutions, including a high school, an emergency youth shelter, and a children's clinic.

"Our hope is that they'll use some of the financial tools we've given them, which may help break the cycle of poverty that has plagued past generations of their family," she says.

In recognition of her efforts, McCoy received the Joe Biden Award for Development Educator of the Year for North America in 2018.

McCoy said she was encouraged to hear that the K-12 charter school she had worked with during the project just graduated its first class of seniors with a 100% college acceptance rate.

"That's change," she says. "That will change a community."

McCoy is more than 10 years away from retirement, but she already is preparing the next generation of leaders at her credit union. She believes that leadership development starts with a committed leader.



Marilynne Epstein, left, co-trustee, International Credit Union Leadership Development & Educational Foundation, congratulates Shelli McCoy for earning the 2018 Joe Biden Award for Development Educator of the Year for North America.

"Make an investment and make it more than just words," she says. "Have a crucial conversation when you need to and hold them accountable. Invest in them big. It's hard work, but the rewards are many."

McCoy believes strongly in the credit union movement, and she strives to develop that same passion within the young professionals in the industry.

She encourages them to participate in education programs such as the Cornerstone Credit Union League's Leveraging the Credit Union Difference, Cornerstone Leadership Academy, and Young Professionals Conference.

The Leveraging the Credit Union Difference course is especially important to McCoy.

"You learn about credit union pioneers, and how we got from there to here, and the why of what we do," she explains. "The movement has always been about the people, service, social justice and equality."

She has seen these courses make a big impact on her employees.

"We hear over and over after the training, 'I forgot why what we do is so important and impactful,'" McCoy says. "Our hope is that employees realize that working at the credit union can be so much more than just a job."

# Ruth Montana

KEESLER FCU > BILOXI, MS

## An open-door policy

**Imagine sitting on a porch on a comfortable afternoon, with family, friends, and neighbors all around you.**

The menu includes homemade fettuccine alfredo and refreshing beverages. The discussion is lively, the atmosphere welcoming.

This pleasant experience repeats itself most weekends at the home of Ruth Montana, director of human resources (HR), at \$2.9 billion asset Keesler Federal Credit Union, Biloxi, Miss. “I love cooking and entertaining,” she says. “I enjoy spending time with family. I truly value family.”

This welcoming spirit carries over naturally to Montana’s HR role at the credit union. “Keesler feels like family,” she says, adding that she’s appreciated credit unions since she joined one at the age of 21. “I knew, right off the bat, that credit unions were special. They’re easy, very family-oriented, and they have very personal connections with members.”

Montana’s six-year tenure as Keesler Federal’s HR director has been marked by many accomplishments, including spearheading the credit union’s KEEP (Keesler Employee Education Program) initiative. The program launched in 2018 when one of the credit union’s strategic objectives was to create a culture where trust, teamwork, accountability, and service to the member is a way of life. To achieve this objective, leadership began focusing on team member development.

For Montana’s part, she researched resources within the Biloxi community, and in conjunction with Mississippi Gulf Coast Community College’s workforce development team, learned about a Department of Labor-registered bank branch manager apprenticeship program, which consisted of a combination of classes and on-the-job learning.

KEEP is the first financial industry-registered and the only online-registered apprenticeship program in the state of Mississippi. It provides a career path for managers, assistant managers, and financial service representatives to become branch managers.

Participants earn a nationally recognized credential, academic credit toward post-secondary credits and degree, and certified job proficiency. Keesler Federal pays the entire cost of program coursework, with assistance from the State of Mississippi in the form of workforce enhancement training dollars.

Montana is also a Society for Human Resource Management (SHRM) certified training and development specialist and an active volunteer locally. She is past president of the local SHRM chapter, Gulf Coast Human Resource Association, and continues to volunteer as a certification director.

“I care about people. I truly do,” she says. “Working in HR lets me connect with so many people on so many different levels, while providing coaching, guidance, and support when they need it. I have an open-door policy, and most people are comfortable approaching me because they know I’ll listen and be fair. Relationships are a priority for me.”





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# Kim Ngo

PATELCO CU › PLEASANTON, CA

## Giving back in the face of adversity

**When Kim Ngo came to the U.S. from Vietnam in 1993, she barely knew her father.**

He had fled Vietnam in 1986 to escape persecution. Ngo was 10 years old when she arrived in Marin County, Calif., and she didn't know a word of English or virtually anything about American culture.

By the time she was in high school, Ngo had taken junior college courses, so she entered college with sophomore status. Since then, Ngo has attained a B.S. in finance and an MBA, and she's currently pursuing a Ph.D. in business administration.

Ngo is a branch manager at \$6.9 billion asset Patelco Credit Union in Pleasanton, Calif., and an adjunct professor at Meridian University in nearby Petaluma, where she teaches advanced accounting and finance courses.

Plus she's an active volunteer in the Bay Area.

"I really love to give back. I love to teach and give back to the students and people who want to do well in society," she says. "I'm very busy on weekdays, but I recharge on the weekends. I do believe you have to take care of yourself before caring for others."

Taking care of others seems to be the hallmark of Ngo's professional and personal life. Her largest project is supporting Senior Vice President/Chief Retail Officer Melissa Morgan in overhauling the credit union's financial health initiative. Ngo was nominated to help run the task force through her commitment to serving as a financial literacy coach.

Colleagues marvel about her ability to coach members who are experiencing financial difficulties. As part of the task force, Ngo is developing a model around the concept of "earn-save-spend"—helping members recognize the importance of living within their means while having a plan in place to accomplish personal goals and achieve financial health.



Adversity comes in many forms. Last fall, Ngo's home in the Santa Rosa area was nearly consumed by a massive wildfire. Nearly 90% of the homes on her block were destroyed. The night of the fire, Ngo had just 10 minutes to evacuate. It was 3 a.m., and with the power out, high winds, and heavy smoke, she could barely see. However, as she ran to her car, she saw a dim light outside her neighbor's house. Curious, she ran next door to find her elderly neighbor, Mary.

Ngo and her boyfriend rescued Mary, who otherwise might not have survived. Ngo's home survived the fire, but during the time when she was displaced, she volunteered at a fire relief event at Patelco's Santa Rosa branch.

# Andrea Parrish

STCU › SPOKANE, WA

## 'Love the questions themselves'

**Andrea Parrish's first big social media hit was personal in nature. Back in 2010, she and her fiancé, Peter Geyer, decided to pay for their wedding with the proceeds from recycling aluminum cans.**

Their efforts went viral. (Just do a Google search for Andrea Parrish + wedding + aluminum cans.)

"When the BBC calls and asks for your Twitter account, you don't say you don't have one," she says. "You say, 'I'll figure that out and get the information right over to you.' So, I kind of got thrown into the fire of digital marketing. I didn't have an option to figure it out. I just did it."

Indeed, she embraced it. Parrish now serves as digital brand manager at \$2.9 billion asset STCU in Spokane, Wash. That title understates her influence.

"Andrea has been my personal rock star when it comes to CUNA Digital Marketing School," says Ariel Bilskey, director of blended learning at CUNA. "She shares her knowledge openly with other credit union marketers."

Sharing knowledge is something that Parrish takes to heart. "I would much prefer that people do their social media and their digital marketing well and find success, rather than throwing a bunch of money at something that may or may not help," she says.

"Part of that comes from my upbringing. Both my parents were small-business owners," Parrish says. "My mom ran a catering business, and my dad moved houses for a living, so I understand how wasteful it is to spend a ton of money on something that doesn't work."

She says she loves social media for its ability to connect people—and she seeks a connection beyond "pictures of people's food and talking about their kids."

"Don't get me wrong; food and kids are awesome, but social media also has the ability to connect people who otherwise wouldn't have been connected," she

explains. "It just takes something to get that conversation going."

So, Parrish asks questions. She's been asking a different question on social media every weekday since 2013. She has a database of more than 1,600 questions. She even has a tattoo that reads, "Love the questions themselves."

"When you ask a question, it doesn't have to be the perfect question, it's just important that you're inviting conversation," she explains. "That's how people connect and empathize with others. I think that's pretty darn awesome, and one of the best things about social media."



# Elizabeth Pavlas

ALASKA USA FCU › ANCHORAGE, AK

## Alaska state of mind

**The state of Alaska has a legacy of offering opportunity for those willing to earn it, and Elizabeth Pavlas proudly holds true to that tradition.**

“This is the kind of place where if you really work hard and roll up your sleeves you can create opportunity for yourself,” says Pavlas. “We have a good, diverse, working environment up here.”

While Pavlas is proud of her Alaskan roots, she’s also familiar with the U.S. mainland. As executive director of retail financial services at \$7.6 billion Alaska USA Federal Credit Union in Anchorage, Alaska, she’s on the road a lot visiting Alaska USA Federal branches in four states. She says there’s really not a typical day in her position.

“We’ve got a 24/7/365 member-service shop, and we do it all by ourselves,” Pavlas says. “We don’t outsource any of it. For us it’s really about creating a seamless member experience.”

That member experience requires nothing less than a digital transformation for both Alaska USA Federal and its members. “We’re taking card portfolios, products, and services and thinking about them in a way that fits with that digital transformation,” she says. “It’s not just a card or a checking account anymore, it’s about money movement and creating convenience. We’re not just eliminating steps in the process, we’re enhancing value.”

Pavlas oversees branch and call center operations, payments, and products. Collaboration is critical in her role, she says. Stephanie Maxell, vice president of digital channels at Alaska USA Federal, says that Pavlas is nothing less than inspiring in her role.

“She involves her teams in collaboration to help us understand cultural change and engagement,” Maxwell says. “That has a ripple effect on members and other employees.”

Pavlas says her top priority is that there’s commu-



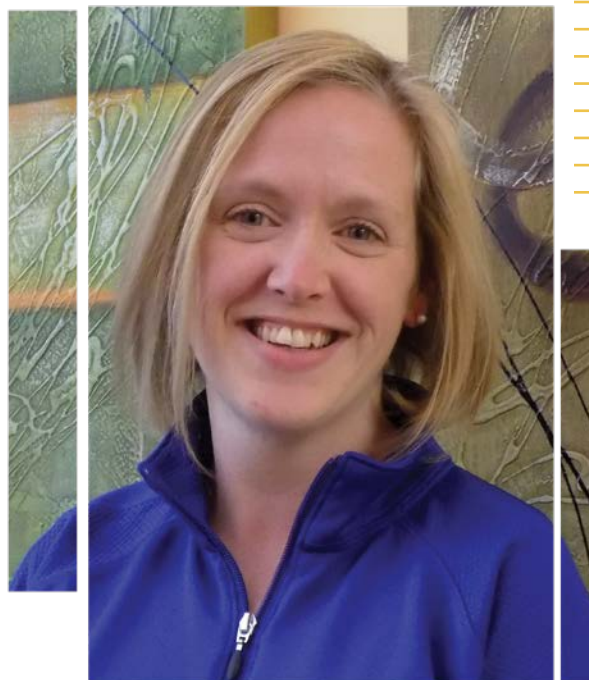
nication among her teams “so we’re easily able to collaborate rather than worrying about whose getting credit for getting the job done.”

At the same time, she wants those working with her to be happy in their careers. “I want people to feel passionate about what they’re doing every day,” Pavlas says.

She found that passion in credit unions when she came to Alaska USA Federal from advertising 11 years ago. “The values that credit unions have in making sure members come first in our business decisions are incredibly important to what we do on a day-to-day basis,” she says. “I find it very fulfilling.”

# Sarah Perkins

TRUCHOICE FCU › PORTLAND, ME



## A purpose-driven life

**Sarah Perkins majored in English as an undergraduate at the University of Maine in Orono.**

That's not a typical field of study for a career in financial services, but Perkins seems to have been destined for credit union success.

Her father is Bert Beaulieu, who was recognized in 2016 with a CUNA Compliance Award as vice president of compliance of Downeast Credit Union in Baileyville, Maine. He also was CEO of Portland (Maine) Regional Federal Credit Union.

"My dad loved working for credit unions," says Perkins, who serves as executive vice president and chief operating officer at \$139 million asset TruChoice Federal Credit Union in Portland. "Between him and my mom, who worked in the medical field, it was a very purpose-driven household. You didn't just have a job, you had a career that you felt passionate about."



Sarah Perkins has passed along the family-oriented philosophy of her childhood to her two "superhero" children, Gwen, left, and Owen.

Perkins started working for University Credit Union in Orono in college, and has taken on that purpose-driven philosophy. "What's the saying? 'Doing well by doing good?'" she says. "I find it very satisfying to have a positive impact on people's lives, whether it's our members, people in our community, or our employees. I love being part of something bigger."

Perkins joined the "TruCrew" as vice president of operations in 2009 and has stewarded loan and deposit operations, information technology, and human resources in her rise through the organization.

"I was delighted to recognize her professional growth and the contributions she makes every day to the success of TruChoice," says TruChoice President/CEO Ken Acker. "She has been working at a much higher level than was expected when her position was originally created, and I value her expertise and leadership."

Acker had enough faith in Perkins to put her in charge of TruChoice's core conversion. Virtually anyone who's gone through a conversion cringes at the thought of it. Perkins enjoyed it.

"It was definitely a huge challenge, but it was exciting to see people come together and what we could bring to our members with the change," she says.

Despite her ambition, Perkins says she doesn't have grand career plans.

"It sounds cliché, but as long as I can keep bringing people together and providing value, I'll show up all day, every day. That's what makes this so enjoyable. I don't care about my title. It's just a vehicle to help me get stuff done."

# Joseph Pezley

KINECTA FCU › MANHATTAN BEACH, CA

## The power of service

### Credit unions are known for their community engagement.

But that's not what drew Joseph Pezley to his role as senior accountant at Kinecta Federal Credit Union in Manhattan Beach, Calif.

He served as a vice president at a national commercial bank for several years and wanted a change. What Pezley didn't understand at the time was that moving to credit unions would be more than just a career change.

With a background in information systems management, Pezley was used to hectic work environments with many demands and few resources. He says the \$4.4 billion asset credit union is different.

"It's the best place I've ever worked, and it has everything to do with the atmosphere," Pezley says. "It's so easy for me to do what I do here."

Pezley recently oversaw the development and implementation of a new SharePoint-based payables solution. A major project with many stakeholders and even higher stakes can be the stuff of nightmares at other organizations. But at Kinecta, everyone pitched in and made it happen.

"There weren't any barriers," he says. "We do a lot of talking. Instead of emails or DMs, I get up from my desk and go to that department. It sounds simple, but it works."

Pezley and his finance peers at Kinecta have a reputation for being open-minded and willing to take on new roles, which his colleagues appreciate. But he says one major component of the organization's culture is to thank for this: service.

"I don't necessarily come from a background full of community service or volunteering," he explains. "Kinecta taught me that."

Employees organize fundraisers to purchase backpacks and school supplies year-round. They also participate in "Operation Teddy Bear," where employees visit elementary schools in low-income areas and read to the kids.

Plus, Pezley says Kinecta does more than just help people where the credit union operates. Through volunteerism, employees work better together.

"I don't think we would have been as successful with the payables project if all the people working on it hadn't volunteered together," he says. "You already know each other—'We served Thanksgiving dinner together.' That makes the whole team work better from that point on."



# Teea Reed

UNION SQUARE CU > WICHITA FALLS, TEXAS

## Real stories, real success

**On the job at the credit union for less than a month, Teea Reed tackled a project that would intimidate marketing professionals with twice her experience.**

But when she talks about embarking on a rebranding of her organization, Reed makes it sound like it was the only logical move to take.

“My preferred approach is to dive right in,” says Reed, senior vice president for marketing and business development at Union Square Credit Union in Wichita Falls, Texas.

And dive in she did.

Without a large team—she’s a department of one at the \$352 million asset credit union—it fell on her alone to determine Union Square’s unique value proposition.

Reed started with the people she thought would have the most to say about that: members.

“I went to the heart of the organization,” she explains. “I spent days just sitting and talking with members of all ages and backgrounds. I turned on a camera, and they just started talking.”

A theme quickly emerged. Reed decided she wanted Union Square’s members to be its ambassadors, with a brand featuring real members telling real stories of their experiences.

Before long, the rebrand began to yield real results. Membership grew 4% in five years, and has reached an all-time high.

Reed implemented a “High-Five” referral program that’s heavily promoted to members and a series of



student account products that resulted in significant growth as well.

She’s also received numerous regional and national awards for her work in the credit union industry, including the CUNA Marketing & Business Development Council’s Rising Star Award.

It’s not just her work as a marketer that makes Reed a Credit Union Rock Star. As a leader at Union Square, Reed models the hard work that led to the development of this successful rebrand, as well as a commitment to the Wichita Falls community.

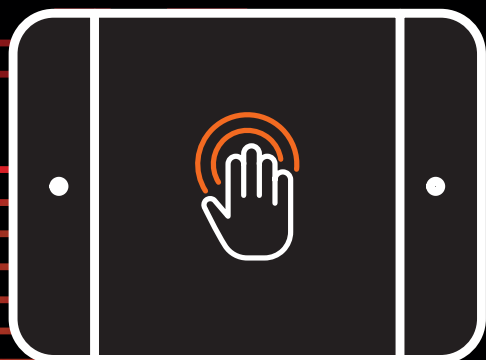
She serves on multiple boards of directors and has been active in service organizations that serve the place she calls home as well. Reed has received recognition and awards from, among other groups, Big Brothers Big Sisters, Junior League, and the Wichita Falls Independent School District.

“When our team has the opportunity to volunteer in the community, we always start with ‘yes,’” she says. “Being involved and active in the community helps us better serve our members because we’re getting to know people while working alongside them. That’s what the credit union is all about—people helping people.”

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MY PREFERRED  
APPROACH IS TO  
DIVE RIGHT IN.

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# Kipp Riesland

PATELCO CU › PLEASANTON, CA

## Risk culture pays dividends

**Kipp Riesland saw much of the world growing up. His father, a U.S. Embassy physician, moved the family through six countries as his work evolved.**

As retail portfolio manager at \$6.9 billion asset Patelco Credit Union in Pleasanton, Calif., Riesland says his background prepared him well to develop products and services that serve a diverse membership.

Sometimes, however, that means doing what seems to fly in the face of accepted practice.

During the third quarter of 2018, for instance, Patelco ran a certificate promotion that just wasn't getting the response Riesland's team had hoped for.

"We sat down and brainstormed ideas and realized we needed to rethink our approach to the deposit landscape, particularly in the rising-rate environment," he says. "We realized that a CD with rising rates but no penalty might be the best value for our members,

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**WE NEEDED TO  
RETHINK OUR  
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THE DEPOSIT  
LANDSCAPE.**  
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but it didn't exist yet.”

The team did some market research and within a few weeks decided to launch a flexible, rising-rate certificate. The problem? It was almost December.

Promotions like this simply aren't done late in the fourth quarter, Riesland says. But Patelco took a risk and the results proved them right.

The credit union had to shut down the promotion before the end of January when it blew by its goal of \$300 million in deposits ahead of schedule.

Riesland also was instrumental in developing the Plus Checking Account for Patelco's members. He researched options, features, and member value for more than a year before the launch.

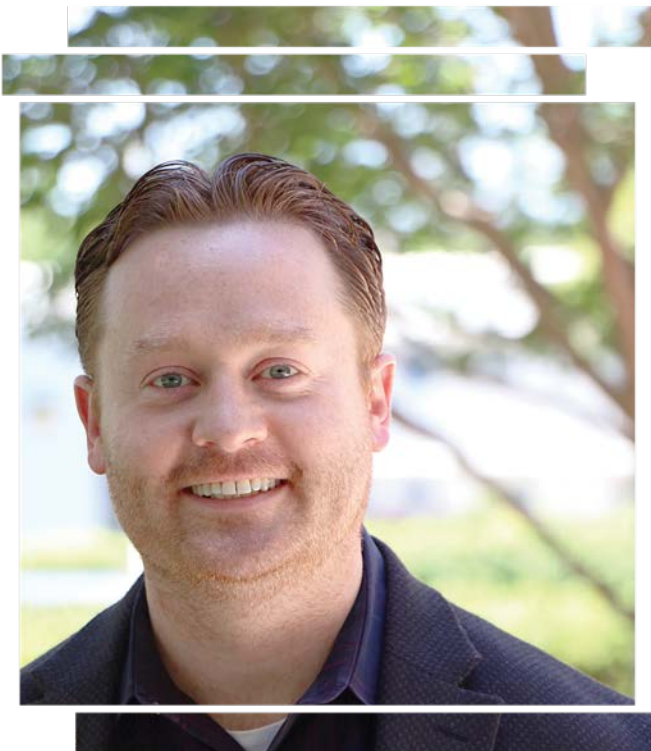
"I would argue Plus Checking is the most feature-rich product on the market today," he says.

The value comes from the strength of each feature, including identity theft protection that includes dark-web monitoring and a roundup savings component with a 10% match.

All of this work on behalf of members is possible because Patelco's culture enables it.

"I've worked with organizations before that just pay lip service to their mission and values," Riesland says. "We have regular meetings in which our CEO talks with us, and we review how we're living those values."

Whether he's working to create new products that change lives for the better, or enjoying a meal with others to strengthen connections and community, Riesland lives Patelco's values every day, bringing value that matters to members.





# Sandi Riggs

ALPS FCU › SITKA, AK

## Small but mighty

**When Sandi Riggs took the reins as CEO at ALPS Federal Credit Union, the organization wasn't in the best of health.**

The \$52 million asset credit union in Sitka, Alaska, had a CAMEL rating of 4 and was under siege from regulators looking into its past practices and trouble that occurred under previous leadership. Riggs took the leadership role on an interim basis in 2017 and was named permanent CEO in 2018.

"Cleaning up has been hard work," Riggs says. "I think of my role as that of a problem-solver, although we're no longer in a solely reactionary mode. A leader—especially a leader of a small organization like ours—has to create open communication lines with membership and staff. This builds trust and helps us serve members better and become more efficient in how we operate."

With just 16 employees, ALPS Federal is small but mighty.

"It's tough being a small-credit union CEO because you're going to board meetings, cleaning bathrooms, and installing server switches all in the same day," she says. "It's busy, but it's rewarding."

The work she's put in since taking over as CEO has

earned her the respect of her team, the industry—and regulators. Today, ALPS Federal has a CAMEL rating of 2 and no longer experiences visits by regulators every few months.

Instead of continuously discovering problems and putting out fires, the team focuses on improving its prominence in the community and letting new processes and systems do what they're intended to do: protect the interests of the credit union and members.

"Now we're increasing efficiencies, improving processes, and making it a better place to work," Riggs says. "It's still busy, but it's a lot more fun—even refreshing. We're all feeling a good deal of relief."

Riggs credits much of the turnaround to the dedication of her team and support of the ALPS Federal board of directors. She says the people around her made it possible for her to lead the credit union back from the brink of disaster.

"Being a good leader involves giving employees the space and the tools they need to do their jobs and grow in their roles," Riggs says. "Empowering team members to resolve a problem that affects the membership or bring a new idea to reality allows them to grow. It makes them feel great about the work they're doing."



# Elizabeth Rose

VIBRANT CU › MOLINE, IL



## An 'aha!' moment

**Elizabeth Rose, vice president of marketing for \$714 million asset Vibrant Credit Union in Moline, Ill., is what you'd call a "true believer" in credit unions.**

She doesn't miss an opportunity to participate in regional or national industry conferences or work groups, and she delights in applying lessons learned from other industries when they result in improved experiences for Vibrant's members.

When Rose joined the credit union five years ago, it was experiencing an identity crisis of sorts. It operated under a different name at the time, and consumers regularly confused it with a major farm equipment brand. The credit union needed a new identity.

"We were all in the board room one day, and someone asked, 'What makes us different?'" Rose explains. "We knew the answer: We consistently delivered an exciting experience, complimented with bright colors

and fun people. Someone said, 'We're just so vibrant! That's when we realized yeah, we are.'"

From its website and social media to its printed materials, this difference is clear.

Vibrant's marketing voice borders on cheeky at times. The credit union employs a full-time staffer whose job is to drive a brightly painted 1974 Volkswagen bus reborn as an ice cream truck.

It appears at festivals and parties, but also one baptism and a wedding.

"Nobody goes home to their family and talks about a transaction at their financial institution," Rose says. "But they will talk about a great interaction they had. We always deliver on transactions, but we also go the extra mile and deliver great, memorable interactions for our members."

Some of those interactions include contests and prizes like swimming with dolphins, taking a hot air balloon ride, or (true story) kissing a llama. But they also include meaningful improvements in access to services such as video conferencing with personal tellers and upgraded online services.

All this has led to tremendous growth, as Vibrant's assets have doubled in the past five years. It now operates 15 branches, up from seven in 2014.

Rose says what got her hooked on credit unions was the chance to support big events in members' lives.

"A lot of people don't get pumped up to get a mortgage or other loan, but they should," she says. "These are exciting and monumental times in people's lives, and we're fortunate to be a part of them."



This "vibrant" 1974 Volkswagen bus doubles as an ice cream truck.

# Diane Sandoval-Griego

GUADALUPE CU › SANTA FE, NM

## Former banker empowers members

**After working in the banking industry, Diane Sandoval-Griego wanted a change.**

“I was looking for an opportunity in the financial industry that had purpose,” she says. “Although I was doing well, I felt like I didn’t fit in.”

After accepting a position as loan officer at \$168 million asset Guadalupe Credit Union in Santa Fe, N.M., Sandoval-Griego moved quickly through several other positions to become financial empowerment and outreach manager, supervising a staff of seven that serves seven counties in northern New Mexico.

“I always enjoyed lending, but quickly realized the credit union difference,” she says. “It brought forth a passion in me for helping people that I didn’t realize I had.”

“Diane has a fantastic way of connecting with people, understanding the issues affecting our community and our members, and setting goals to assist our members,” says Nelson Medina, Guadalupe’s marketing director.

Building the credit union’s Financial Empowerment Department has been her greatest career accomplishment. “I am very grateful for the trust and support from management, staff, and our members,” she says. “This has allowed me to build community partnerships, work on product development, and advocate on issues that impact our members.”

Sandoval-Griego continuously strives to make financial coaching a key part of Guadalupe’s culture. Her team’s efforts have led to both new loans and lower delinquency rates.

“One product we developed is a predatory debt relief loan,” she says. “We’ve loaned out more than \$250,000 and had 0% delinquency in the past two years.”

Nearly 60% of members who work with a financial coach for at least four to six months improve their credit scores by an average of 42 points. About 50% of members who receive financial coaching reduce their debt by more than \$5,000.



“By working closely with other departments, especially lending, we help people qualify for the loans they need,” she says. “The product and service recommendations we make as part of the process set them up for success.”

In May, Sandoval-Griego took part in PSCU Knock-Out, a 24-hour competition where credit unions come together to create breakthrough ideas. Her team’s idea to create a payday loan alternative took first place.

“We are always looking for opportunities to help people build savings,” she says. “We hope this product will help other credit unions across the nation in building members’ financial strength.”



Diane Sandoval-Griego, second from left, and others assist in Hurricane Maria relief efforts.

# Fawzia Sarwar

TECHNOLOGY CU › SAN JOSE, CA

## Redesigning the member experience

**With more than 30 years of experience in the financial industry, Fawzia Sarwar has done just about everything.**

In 1986, she began her career with \$2.7 billion asset Technology Credit Union in San Jose, Calif., as a teller. Today, Sarwar is senior vice president of retail banking, where she manages the credit union's branches, business development, retail training, retail support services, and mortgage and indirect lending.

She especially enjoys letting loose her creative designer side.

With Sarwar's help, the credit union began the process of optimizing its branches—updating their look

and feel to more effectively serve members.

The result was a highly successful launch of a new branch design that includes multiple innovative interior design, merchandising, and technology features including:

› **Interactive touch screens**, with videos and easy-to-navigate product and service screens that teach members about personal finance.

› **A “Wow Wall”** (four large flat screens that together display a single rotating image) that highlights additional information about the credit union.

› **Video conferencing** with financial experts called “Tech LiveConnect.”

› **A one-of-a-kind mural** of the credit union's history, as well as an interactive touch-screen timeline of its history and founding by Silicon Valley leaders.

› **A “Discovery Table”** with tablets and iPads members use to learn about personal finance and explore the credit union's website.

› **Hoteling stations** and conference rooms where members can hold meetings or plug in their laptops and work.

› **A floor plan** that facilitates quick transactions and one-on-one interaction.

Sarwar also eliminated teller lines. Tellers now are “relationship bankers” who provide inviting and comfortable desk-side service for members.

Relationship bankers can perform all services from start to finish. Other financial institutions are following this trend, implementing similar strategies that reimagine universal banker functions and branch designs.

Sarwar strives to make a difference every day she comes to work. She wants her teams to be “open, flexible, and forward-thinking” in finding new ways to meet or exceed member expectations.

“We are experiencing rapid growth and have expanded our field of membership from six to 15 counties in the past six months,” she says. “We are also working on a new digital transformation initiative that will enhance both the member and employee experience. This is an exciting time to work for Technology Credit Union.”





# Fran Sommerfeld

SIoux FALLS FCU › SIoux FALLS, SD

## Offering a helping hand

**“My goal every day is to be a servant leader and add value to others—members, staff, and community,” says Fran Sommerfeld, CEO of Sioux Falls (S.D.) Federal Credit Union.**

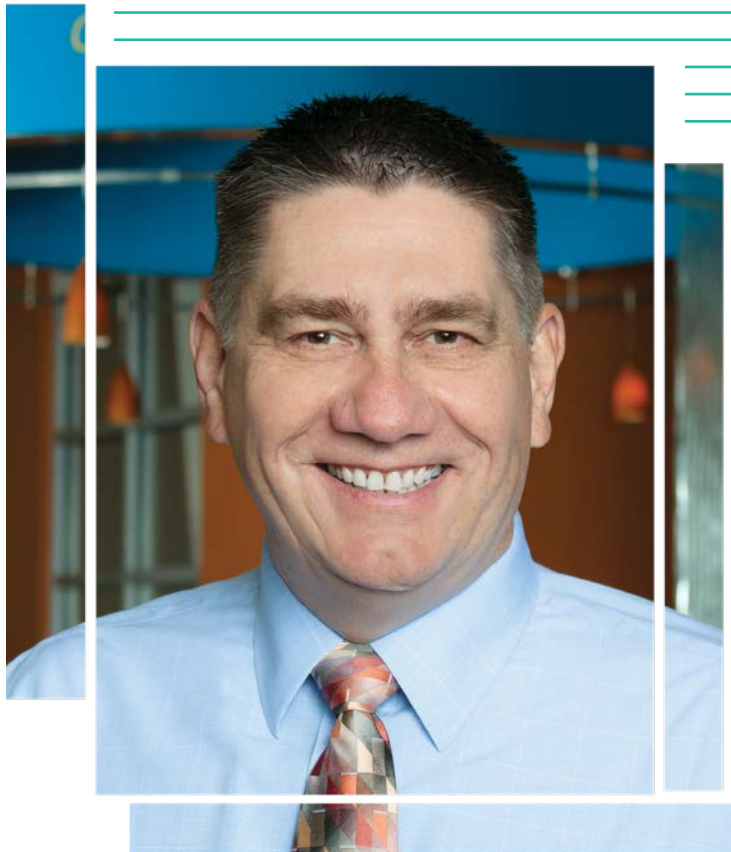
“I try to pay forward the credit union hospitality I received as a young professional entering a new career and support collaboration within the credit union family,” he says.

Sommerfeld’s first job in the credit union industry was in 1991 as general manager of Flasher (N.D.) Community Credit Union. After taking subsequent positions as president/CEO with several other credit unions, he joined Sioux Falls Federal in 2009, where he oversees more than 120 employees in six branches.

Sommerfeld is a graduate of CUNA Management School and is a Certified Credit Union Executive. He also serves on CUNA’s Credit Union Powers Subcommittee, providing feedback to CUNA staff on pending legislative and regulatory proposals affecting credit unions.

“Fran is well-known as a mentor for those getting started in the industry, as well as a supporter of other credit unions, especially smaller credit unions that may struggle with certain resources,” says Shawn Marie Brummer, communication and media specialist for the Credit Union Association of the Dakotas. “He is always willing to lend his resources to help others in the industry succeed, truly believing that when credit unions thrive, everyone benefits.”

Sommerfeld is passionate about giving back to the community and supports many different charitable projects. He recently launched a project at the \$282 million asset credit union called “Perky Coffee,”



through which Sioux Falls Federal sells its own specialty coffee and donates all proceeds to local charities.

In 2018, the credit union distributed nearly \$17,000 from this project to local schools, hunger relief organizations, and a veterans’ group.

Charitable efforts don’t have to be large to have a big impact. Sommerfeld once granted a \$50 loan to a family to purchase a Christmas tree. Another time he made a small loan to a young family to cover veterinary bills after its family pet was struck by a car.

“Credit unions do this kind of stuff all the time, and I’m not unique,” he says. “But I think this type of giving should always be counted among our most important accomplishments.”

Sioux Falls Federal recently formed a foundation to further expand its charitable outreach. “Although it’s still in its infancy, it will allow us to do even more for our community,” he says. “The foundation gives us opportunity to raise funds for important causes and over time will create positive change for the communities we serve.”

Under Sommerfeld’s leadership, Sioux Falls Federal’s positive community impact earned it the CU Social Good Award in 2019 from the Credit Union Association of the Dakotas.

# Maureen St. John

INFINITY FCU › WESTBROOK, ME

## Operational excellence transcends metrics

**Maureen St. John has been described as “tenacious with a smile.”**

She’s known for being professional, personable—and driven to optimize operational performance and create the best possible member experience.

She joined \$345 million asset Infinity Federal Credit Union in Westbrook, Maine, in March 2018 as its senior performance manager. As a “reformed banker,” St. John brought more than 20 years of experience in financial services to her new position, including expertise in training, performance management, and career development.

“I had come to a point in my career where I needed a change and wanted to make more of a direct impact on my community,” she says. “That was when I decided to leave commercial banking and explore the world of credit unions. When I saw the job description at Infinity FCU, I thought to myself, ‘that’s me!’”

Since joining the credit union, “Maureen has grabbed the reins of several priorities and delivered results,” says Infinity Federal President Elizabeth Hayes. “Believing that ingenuity and collaboration can make the impossible possible, Maureen has suc-



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**OUR CULTURE IS RICH IN COLLABORATION, INNOVATION, AND POSITIVE ENERGY.**  
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ceeded in getting results that benefit the organization, our members, and employees.”

Case in point: St. John recently launched a performance management action plan that involved meeting with each department and identifying opportunities for improvement. “It’s so rewarding to work with people at all levels within the organization who are committed to delivering an extraordinary member experience,” she says.

She’s also excited about the direction the credit union is going with training and development.

“Our culture is rich in collaboration, innovation, and positive energy,” says St. John. “Our unique model for training facilitators is working well. Employees are asking to get involved, and see it as a professional development opportunity. Word is getting out that Infinity FCU has a fantastic training program. We look at this as a compliment, as well as a competitive edge.”

The most important lesson she has learned at Infinity Federal is to walk in other people’s shoes. Whether it’s a member’s story of hardship or a training situation with a challenge, she knows there’s a person with a story who needs to be heard and understood.

“This is not a new concept, but at Infinity FCU we live it every day,” she says. “It has helped me broaden my vision and makes me stop and be more deliberately thoughtful—both at work and at home. It’s another way we are empowered to do what is right.”

# Shelan Stritzke

IQ CU > VANCOUVER, WA

## Wellness warrior at work

**Inspiration can come from surprising sources.**

After hearing a podcast about happiness, Shelan Stritzke was inspired to bring one of its more innovative ideas to life.

Stritzke asked employees at \$1.1 billion asset iQ Credit Union to start a gratitude journal, writing down three things for which they were grateful—and why—for 30 consecutive days. In all, 158 of iQ's 300 employees took her up on the offer.

“The intent is to develop a gratitude practice, where throughout the day, you are scanning your life for positive things. This practice helps you realize, even when life is challenging, there are still good things happening,” says Stritzke, human resources manager and wellness leader at the credit union in Vancouver, Wash. “That can positively shift your mood and even focus in life.”

Stritzke and a nine-member wellness committee lead a wellness program that offers an array of employee activities: stand-up paddleboarding, kayaking, fitness bootcamps and challenges, yoga classes, nutritional



programs, massages, acupuncture, and game nights.

“We’re fortunate, we get more than financial support from our executive team, they’re involved participants in the wellness programming as well,” says Stritzke, who enjoys backpacking, paddleboarding, and volunteering at community events in her spare time.

“We truly have executive buy-in and a staff that’s interested in achieving well-being,” she says. “It’s rewarding to offer a wellness program people enjoy participating in. The program has also allowed us to realize a 26% reduction in our medical claims experience.”

Stritzke was also involved in creating an employee recognition program that allows management and peers to recognize their colleagues’ achievements on an in-house social media platform. Employees accumulate points for being recognized and redeem them for logowear, gift cards, and other rewards.

When it comes to gratitude, Stritzke, a seven-year credit union veteran who has spent the last one-and-a-half years at iQ, says she is grateful for her industry colleagues.

“My colleagues in the credit union world are genuinely kind and have chosen the credit union space because they’re motivated to help others and do good in the community.”

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EVEN WHEN LIFE  
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THERE ARE STILL  
GOOD THINGS  
HAPPENING.  
”



# Steve Timmons

VSECU › MONTPELIER, VT

## Fighting fraud, building trust

**When a single mother of two was victimized by a secret shopper scam while trying to make ends meet, Steve Timmons took the case personally.**

“It really got under my skin,” Timmons says. “Fraud anywhere irritates me, but this really bothered me. She was a member of the credit union trying to earn some extra income for her family and ended up involved in a scam. I dug deep and hard on this one.”

The woman was coaxed into buying Apple iTunes gift cards as a “secret shopper” after fraudsters had issued her a worthless check. She then was instructed to send the activation numbers to the fraudsters.

Timmons, fraud coordinator at \$778 million asset VSECU, contacted Apple and was able to recover \$1,200 for the member.

The Montpelier, Vt.-based credit union was also confronted with a case in which a business owner was victimized for tens of thousands of dollars in an email fraud case.

The fraudster, posing as a business associate, had the victim wire the money to a bank in the southeast. Timmons moved quickly and was able reach out to that institution and have it place a hold on over \$60,000 of the funds, which he was able to recover for the member.

“It takes time to do research and talk to the member to get the story behind the fraud, but you have to act quickly,” Timmons says.

Tom White, who works with Timmons at VSECU, says Timmons is dogged in pursuing fraud cases. “Steve doesn’t let the dollars motivate him,” says White. “He cares about what’s right—what’s right for our members and for this credit union.”

Timmons also spends a good deal of time data-mining credit union records for signs of potential fraud.

“Fraud comes in so many forms these days,” he says. “It’s our responsibility to quickly identify fraud committed against our members and this institution

through the use of data from multiple systems.”

One of his biggest job satisfactions is protecting members from being swindled.

“It gives you a sense of pride that you can make a difference in people’s lives by the work that you do every day,” Timmons adds.





# Andrew Vanjani

OAS STAFF FCU › WASHINGTON, DC



## Digital visionary

**Andrew Vanjani knows the future of credit unions is tethered to technology and keeping up with the breakneck pace of digital change is key to success.**

A member of the board of directors at \$242 million asset OAS Staff Federal Credit Union in Washington, D.C., Vanjani has played a transformative role in building the technology infrastructure that keeps the credit union a member-centric financial institution.

“There are a lot of credit unions our size that don’t provide the level of technology that we provide today,” Vanjani says.

Technology is especially important for OAS Staff Federal because 42% of its members reside outside the U.S. The credit union serves employees of the Organization of American States, National Geographic Society, Development Bank of Latin America, Inter-American Institute for Cooperation on Agriculture, and other organizations.

“We have a lot of members in Latin America, and we weren’t providing the major services that they expected,” says Vanjani, who is assistant cabinet secretary for operations of the State of Maryland’s Department of Information Technology (IT).

Vanjani took a leading role in updating the credit union’s core system, which provides members the services and products they expect while improving employee efficiency, cutting operational costs, and increasing member experience.

He also led the effort to adopt a new online and mobile banking platform that integrates many key technologies, including a new bill-pay service, peer-to-peer payments, wires, ACH, account aggregation, and budgeting tools. He also collaborated on an effort to rebuild the credit union’s website, transforming it into

a fully web responsive and accessible site.

“We want to leverage data that helps us transform our credit union to make better decisions further engaging better with our members,” Vanjani says.

OAS Staff Federal also is looking to the future and examining emerging technologies such as intelligence automation and blockchain. It is a founding steward for a self-sovereign identity project called Hyperledger Indy and one of some 70 stakeholders in CULedger.

“We are visionaries who are looking at the latest and greatest technologies,” Vanjani says. “What better place to be than in a credit union with a board that’s very forward-thinking that allows us to invest in emerging tech?”

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# Gilberto Vaquero

ANDIGO CU › SCHAUMBURG, IL

## Passionate for social media

**Gilberto Vaquero's enthusiasm for social media and the credit union movement is strengthening Andigo Credit Union's brand.**

Vaquero joined the \$839 million asset credit union in Schaumburg, Ill., in late 2016 as a social media specialist and built its Facebook, Twitter, Instagram, and YouTube accounts into branding assets in 2017.

"We have a nonstop need to educate our members and nonmembers," Vaquero explains. "You can't just have social media. You have to figure out how to use it. A social media presence is crucial to credit unions or any business to stay afloat and prosper."

This year, Vaquero began producing a monthly YouTube video series called "Money Minute Monday." The closed-captioned videos help people understand personal finance and the credit union's role.

"It's my attempt to launch us into the video world and provide the public with money tips they can use," says Vaquero, who records the episodes at credit union branches. "Video is the next major content push."

Vaquero also has taken on increased community relations and marketing responsibilities, strategizing and generating buzz for new branch openings and community events. He also oversees the credit union's scholarship program.

"Last year, we decided to scrap our cookie-cutter paper scholarship applications," Vaquero says. "The younger generation is looking more at video content creation, so we asked them to submit 60-second videos instead."

Vaquero, a graduate of Marquette University, says he appreciates the variety in his daily work life. "Andigo has been very good about trying to figure out employee strengths and playing to them," he adds.

When Vaquero isn't building the brand of Andigo through social media, he can often be found volunteer-

ing his time to help Hispanic-owned businesses reach a broader market through the power of social media.

"Just like I want to see Andigo Credit Union and its members thrive, I want to help my people to thrive. It's rewarding to see a company succeed because I helped them," says Vaquero. "Social media has always been my passion."



# Theresa Velez

GREATER HARTFORD POLICE FCU › HARTFORD, CT

## Credit union crusader

**Providing compression socks with the credit union logo isn't a sexy marketing idea.**

Unless the target audience consists of police officers who spend long hours on their feet.

That was one of the ideas of Theresa Velez, a 15-year veteran officer of the Hartford Police Department and member of the board of directors and supervisory committee at Greater Hartford (Conn.) Police Federal Credit Union.

A local hospital hires law enforcement officers for nightly duty. Velez was talking with a nurse and inquired about the compression socks she was wearing.

"They're good for your circulation when you're on your feet a lot," Velez says. "That's good for police officers because we're on our feet all the time."

Velez, who's the wellness coordinator for the police department, immediately saw a marketing idea and got the credit union to buy in.

"I know my legs are killing me when I'm out there," she adds.

Wendy Tariff, CEO of the \$24 million asset credit union, says Velez is a tireless advocate.

"She also has a great deal of marketing knowledge and comes up with unique and creative ideas for ways to promote the credit union," Tariff says. "She fearlessly makes contacts, asks questions, and puts people together to form powerful teams and projects."

Velez teaches at the police academy and she often preaches the virtues of credit union membership to police recruits.

"I tell them about the benefits of belonging to a



credit union and how it's an extension of the police department," she says.

Her advocacy can come anytime during the day.

"If somebody is telling me they need to buy something that requires a loan, I tell them to head to the credit union and get a loan in three hours," she adds.

Velez recently recruited Tariff to serve on the credit union's Retire Well Committee, which assists police department retirees with financial, physical, and emotional wellness after they retire.

Velez says the personal touch that the credit union offers is special.

"I like things personalized," she admits. "I like to walk into a restaurant where they know my name and I like to walk into a financial institution that knows my name. It's like family here."

# Linda White

UPWARD CU › BURLINGAME, CA

## Creative thinking at the top

**Linda White was a cashier at a San Francisco parking garage when the CEO of a small credit union across the street offered her a job as a teller in 1978.**

Today, White is making corporate change as CEO of Upward Credit Union in Burlingame, Calif.

When she took over as CEO at what was then United Health Credit Union in 1998, the credit union had \$18 million in assets. Today, the credit union has \$79 million in assets and 4,700 members.

“We really understand our members,” says White. “We were always headquartered in a hospital until 2001, and we have a saying that goes, ‘As health care providers change lives physically, we want to change lives financially.’”

White helped lead a merger with Sequoia Hospital Employees Credit Union in 2014. The combined operation was renamed Upward Credit Union in 2017.

Others credit White for her energy and creative thinking.

“When I speak with directors at other credit unions, they often are amazed that as a relatively small credit union, Upward is doing innovative things that even billion-dollar credit unions aren’t doing,” says Annie Miller, board chair.

A nonprofit group that guarantees auto loans for low-income individuals recently approached Upward.

“We fund and service those loans for them, and we give back a portion of the interest to the nonprofit,” White says. “It’s the right thing to do. We would love to serve more people who aren’t A-credit members. Here’s a way to help those people.”

White also led the renovation of the credit union’s headquarters, which required resourceful thinking because of the cost of building in the Silicon Valley area.

“For us to ever consider buying a building is impossible,” White says. “We needed to create an environment where we can bring in members, offer workshops in-house, and make it much more welcoming.”

Upward leased more space in its current location

and extensively remodeled its offices. White downsized her own office for a larger conference room.

White became a Credit Union Development Educator in 2019. She believes in a strong sense of community and reinforces that vision on a daily basis.

“We’re changing lives,” she says. “That could be through a car loan, clearing somebody’s check, or protecting elderly members from thieves. That’s what gives me the satisfaction.”



# Get to know our Rock Stars

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I LOVE TO  
TEACH  
AND GIVE  
BACK  
TO THE  
STUDENTS  
AND  
PEOPLE  
WHO  
WANT TO  
DO WELL  
IN SOCIETY.

KIM NGO

”

WE FAST-  
TRACK THOSE  
PEOPLE FOR  
ADDITIONAL  
TRAINING.

JASON FORD

AS WE SAY  
ON KAUAI,  
THIS IS OUR  
'KULEANA'  
AND WE  
DON'T TAKE  
IT LIGHTLY.

MONICA BELZ

THIS  
INDUSTRY  
FEELS LIKE  
FAMILY TO  
ME.

LUKE LABBE

“  
FIND A  
WAY TO  
SAY YES.

RAY LANCASTER

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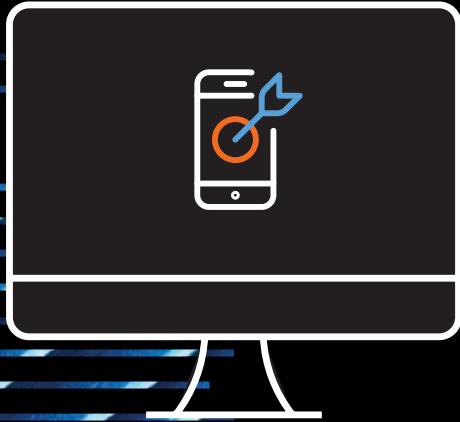
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OUR BEST  
CAMPAIGNS  
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INNOVATIVE  
PRODUCTS.

KOREN GREUBEL

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