

Credit Union

FALL 2020

MAGAZINE

8TH ANNUAL

ROCK STARS

BEST &
BRIGHTEST


39 who shine

Tiffany Black
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Credit Union

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Credit Union Magazine Rock Stars raise the bar
– in credit unions and in their communities.
Fiserv is honored to celebrate your achievements.

Nicole Arneson	Gennifer Garner	Kevin Mietlicki
Ben Bauer	Joe Gervais	Angela Mitchell
Rachna Bhatia	Shawn Hauser	Amber Mooney
Tiffany Black	Kim Howes	Melanie Murphy
Lisa Brown	James Hunter	Taylor Murray
Pam Brown-Graff	Monica Johnson	Jennifer Naeve
CityMark FCU	Taylor Kearney	Margaret Palmer
Katie Clark	Manish Kothari	Amber Rahn
Terry Davidson	Kabir Laiwalla	Andrea Rose
Deborah Donnelly	Alex Lawley	Anna Wallace
Tillery Durbin	Joan Markcum	Lorrell Walter
Andrea Finley	Karen Mathias	Zach Winegar
Karen Freeman	Brandi McKinney	Brett Wooden

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Service first despite a global pandemic

Your commitment to members and communities inspired us in ways we couldn't imagine.

As we put out our call for 2020 Credit Union Rock Stars this spring, the world was turning upside down due to the coronavirus (COVID-19) pandemic. Your stories of how you safely served members and looked out for your communities inspired us in ways we couldn't imagine.

A few examples:

► **Kim Howes** found the impact of the pandemic on local businesses heartbreaking. In response, the senior vice president of strategic initiatives for First Commerce Credit Union, Tallahassee, Fla., created “#LocalStrong,” through which the credit union gave employees \$25 each to spend at local businesses. The event garnered the support of the League of Southeastern Credit Unions and other credit unions in the region, creating financial impact of more than \$925,000.

► **James Hunter**, mortgage director

and executive director of credit union development for New Orleans Fireman's Federal Credit Union, Metairie, La., wanted members to know the credit union cares more about them than about their credit scores. He held webinars to address financial consequences of COVID-19 and offered bridge loans to members with reduced income as a result of layoffs or wage cuts.

► **Monica Johnson**, internal communications specialist at TTCU Federal Credit Union, Tulsa, Okla., strengthened communications for staff at the onset of the pandemic. This included weekly video messages from the CEO, daily updates, and guidance from health agencies. She also created an intranet form that allowed employees to voice concerns and ask questions, ensuring timely answers and reassurance from leaders.

► **Kabir Laiwalla**, CEO, Platinum Federal Credit Union, Duluth, Ga., led a team that worked overtime like so many others processing more than \$13 million in federal Paycheck Protection Program loans. Laiwalla's team filed applications in the evening or early morning hours to ensure they got through the Small Business Administration's overloaded system.

Visit news.cuna.org/rockstars for special messages from our sponsor, Fiserv, plus CUNA News Podcast interviews with many of this year's honorees.



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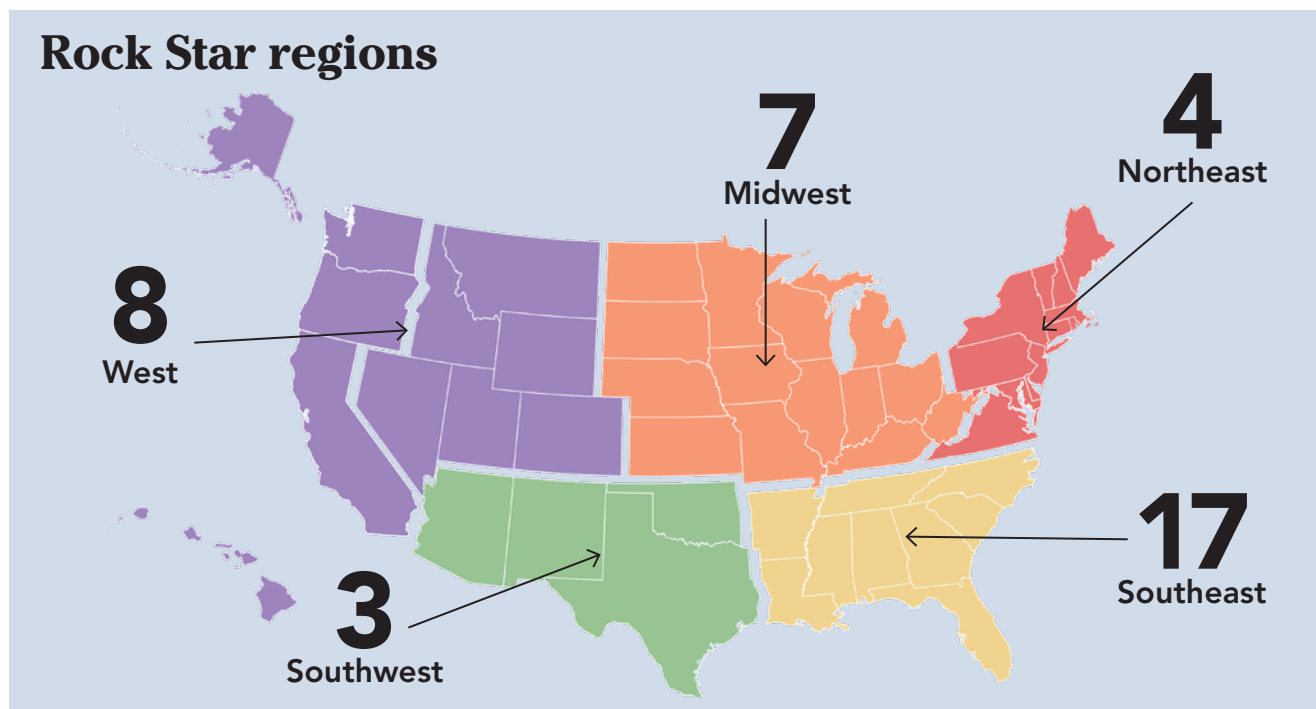
More about our Rock Stars

▶▶▶ THIS YEAR'S CLASS BY THE NUMBERS, PLUS EXCLUSIVE DIGITAL CONTENT

Characteristics in common

Nominators most frequently mentioned these qualities when describing this year's Rock Stars.

driven CREATIVE ENERGETIC
DEDICATED inspiring INNOVATIVE passionate
inspiring COMPASSIONATE GENUINE
genuine LEADER
PASSIONATE creative DRIVEN dedicated
leader innovative energetic INSPIRING



Check out digital Rock Star content

Listen to exclusive video content from Fiserv, sponsor of the 2020 Credit Union Rock Star program. Theo Curey, president of credit union solutions at Fiserv, shares the qualities of a Rock Star and celebrates this year's class.

During the month of October, the CUNA News Podcast will feature conversations with some of our 2020 Credit Union Rock Stars.

Don't miss an episode: Listen at news.cuna.org/podcasts, or subscribe to the show in Apple's iTunes Store, Spotify, Google Play, or Stitcher Radio.

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More about our Rock Stars

Nicole Arneson

COLUMBIA CU › VANCOUVER, WA



Getting it done

As a college student, Nicole Arneson's career plans involved working with prison inmates, not credit union core processing systems.

"I accidentally fell into this," says Arneson, assistant vice president, core operations, at \$1.8 billion asset Columbia Credit Union in Vancouver, Wash. "I didn't even own a computer when I moved into the information technology (IT) department. I just had a boss who liked my attitude and knew I could be taught anything as long as I was willing to learn."

Arneson was a criminal justice student when she talked to two Columbia employees one night at a TGI Fridays. They heard she was a member and wanted her feedback.

Shortly after that conversation, Arneson joined the credit union as a part-time teller. She was assigned to the branch near Columbia's operations center, and the IT manager—one of the individuals from the TGI Fridays conversation—would often ask Arneson to serve as a tester on projects.

After two years, Arneson moved into a role in the IT department, eventually working her way up to her current position overseeing the core operating system. She's been a key player in core conversions, credit

card conversions, consumer and business mobile deposit, new ATM installations, job scheduling and automation, and new branches.

"Our team is responsible for anything that touches the core or any third party that needs integration to the core," she says. "In some way, every piece of software touches the core."

Arneson enjoys the variety of challenges and the constantly changing nature of her position. Having the freedom to try new approaches to solve problems and implement projects is key to her success, along with the "gets stuff done" attitude her co-workers say she has.

"I don't like being told I can't do something," she says, adding that she likes figuring out solutions that lead to improvements.

That desire to make improvements for the credit union and members drives Arneson to find solutions to business challenges.

"I had a colleague once tell me that I was like a dog with a bone. I don't ever let something go until I'm completely done with it," she says. "I need to have the satisfaction of getting it figured out, being done, and turning it over to the business line that's going to manage it going forward."

Ben Bauer

SIMPLICITY CU > MARSHFIELD, WI

Movement's difference drives growth

Sometimes a test drive isn't just a test drive. It's an audition.

Ben Bauer was working at a transitional job at an auto dealer when he met Darlyne Keller, chief administrative officer at \$287 million asset Simplicity Credit Union in Marshfield, Wis.

When Keller told Bauer he “didn’t seem like a car salesman,” Bauer told her he had recently moved on from his co-owned print and graphic design company. Keller mentioned the credit union was looking for a marketing director.

“I told her I didn’t think a job at a bank was right for me,” Bauer recalls. “I was lucky she gave me the best elevator speech about the credit union difference.”

And that made all the difference to Bauer, who joined the staff in 2016.

An integral force in Simplicity’s 33% growth in memberships and assets from 2016 to 2020, Bauer’s marketing team has received CUNA Marketing & Business Development Council Diamond Awards every year since 2016.

In 2018, the Marshfield Area Chamber of Commerce & Industry recognized the credit union as “Firm of the Year,” an award Bauer had set out to help achieve.

He’s also become a strong advocate for the credit union movement.

A development educator, Bauer raises funds for local food pantries. He gets his hands dirty in a local community garden, which Simplicity staff plants, maintains, and harvests. The garden provides more than 1,200 pounds of fresh produce annually for those in need.

This is nothing new to Bauer, who credits his work ethic to helping out his father’s agricultural supply business, beginning at age eight.

“I did everything from cleanup to working on the production line,” he says.

Putting the principle of cooperation among cooperatives into action, Bauer played a key role in founding Exclamation Services, a credit union service organization that provides back-office support to small credit

unions, as well as nonprofits and small businesses.

A member of the Filene Research Institute’s i3 program, Bauer believes in weaving innovation into the fabric of credit union operations.

“If we are to continue to grow as a movement, we need to continually ask ourselves, ‘What does it really mean to serve our members?’” he says. “There are so many moving parts, not just from COVID-19, but fintechs and other disrupters. We can’t settle.”



Rachna Bhatia

INFINITY FCU > WESTBROOK, ME

Outreach yields inclusive financial access

For Infinity Federal Credit Union, the future lies in focusing on the growing community of immigrants and asylum seekers in Portland, Maine.

As the director of community outreach and business development at the \$334 million asset credit union, Rachna Bhatia is central to Infinity Federal's efforts to offer inclusive financial access, education, and other resources.

Rachna, who worked at three banks prior to joining the credit union's staff, notes a clear culture difference between the credit union and other financial services providers.

"This is my first time in 19 years in the financial industry that it's been clearly identified who we are and what we do here," she says. "I appreciate the space to learn, grow, and know that I've accomplished something every day."

She's had numerous accomplishments during her six years at the credit union. Born and raised in India, Rachna used her own experiences in becoming a naturalized U.S. citizen to lead the development of Infinity's Bridge to Citizenship Loan, which covers the costs of becoming a citizen and establishes a positive credit history.

She helped create the Supporting Immigrant Tenants (SIT) Note, which provides an interest-free, deferred-payment note to help asylum seekers secure

their first apartment. And she's been instrumental in hiring and providing training resources for the credit union's diverse staff, who speak 17 languages to serve members.

With the pandemic disrupting business as usual, Rachna helps members use different delivery channels.

She is the credit union's liaison to many community organizations and serves on the board of directors of the Intercultural Community Center. This organization supports and improves the lives of immigrants with health, social, and educational opportunities.

In partnership with local organizations, Rachna offers financial literacy workshops and provides access to financial resources within the community.

She also serves as a subject matter expert for the New Mainer Teller Training program, which helps immigrants and asylum seekers previously trained in financial services in their home countries gain access to employment.

Rachna plans to keep pursuing ideas and initiatives that put members and communities at the center.

"I am hugely indebted to my organization and its leaders for placing enormous trust and confidence in my abilities," she says. "I appreciate being encouraged to grow, learn, and continually redefine the credit union's mission to 'do banking differently to keep you a step ahead in life.'"



Tiffany Black

MEMBERS CHOICE CU › ASHLAND, KY

A place for children to rest

For Tiffany Black, there is one big difference between working at Members Choice Credit Union (MCCU) and her previous job at a savings and loan: The credit union truly looks out for members.

And in her position as marketing and business development manager at the \$235 million asset credit union in Ashland, Ky., it's clear Black has extended that care and concern to the entire community.

She initiated "MCCU@Work" to better engage community members and provide financial education. In 2018, MCCU garnered an honorable mention in CUNA's Desjardins Awards for Financial Education for its work with young adults at an area college.

Black has increased school outreach. MCCU serves seven schools in two school districts, opening accounts and bringing financial education to thousands of K-12 students in eastern Kentucky.

Those efforts continue with online education available to both members and nonmembers, and the sponsorship of online financial literacy courses for students offered through Banzai.

These programs, Black notes, were in place prior to the coronavirus (COVID-19) pandemic.

'WE WERE A LITTLE AHEAD OF THE CURVE WITH THE ONSET OF COVID-19.'

"We were a little ahead of the curve with the onset of COVID-19," she says. "We used social media to heavily promote these offerings as well as online financial counseling."

The credit union is now assisting people online who may have been uncomfortable with face-to-face counseling. Black is proud that nearly 50% of MCCU's



55 staff members are certified or nearly certified as financial counselors.

In 2018, when Black learned 70 area children did not have beds to sleep in, she pulled together area credit unions and local businesses and partnered with the Ashland Build-A-Bed program and Morehead State University. Since then, the groups have provided nearly 400 beds for those in need thanks to Black's organizing efforts and fundraising, including securing a \$25,000 grant from State Farm Insurance.

"People think about donating clothes or toys but may not think about the fact that children are sleeping on the floor or on the couch," she says. Ashland Build-A-Bed is now one of MCCU's signature events, involving nearly 60 local organizations and 400 volunteers.

Black joined the credit union as a teller in 2010 and was named to her current position in 2017. With a strong interest in helping women succeed, she spearheaded the "MCCU Sees You," an initiative that identifies and develops talent through training and mentorships.

To date, four female staff members have followed in her footsteps and joined the management team through this program.

Lisa Brown

TALLAHASSEE-LEON FCU > TALLAHASSEE, FL

Standing tall

When Lisa Brown started her first credit union job, she had one career aspiration: She wanted a job that would allow her to wear high heels so she could elevate her 5-foot-1-inch stature.

But during her new-hire orientation at what is now Envision Credit Union, she took a class on the history and philosophy of credit unions. “I fell in love,” recalls Brown, who today serves as CEO of the \$60 million asset credit union. “This was something I can believe in. This is what I want to do the rest of my life.”

Fast forward to the mid-2010s. Brown had achieved a strong track record in the industry. She helped lift a credit union in south Florida from the brink of insolvency and then achieved the same results when she took the helm of a second credit union in the same situation during the Great Recession.

But that process had taken an emotional toll. “It

was a stressful time,” she says. “I was working 14-hour days. All we cared about were the financial ratios, because if we didn’t hit those critical goals the credit union wasn’t viable. But it was easy to lose focus on serving the members.”

‘DE HELPED ME
RECONNECT TO THE
MISSION AND VISION OF
OUR MOVEMENT.’

Brown enrolled in the National Credit Union Foundation’s Development Education (DE) Program. The experience “was truly emotional for me,” she recalls. “It helped me reconnect to the mission and vision of our entire movement.”

Brown was hooked. She enrolled in the International DE program and traveled to Africa. She learned she could have an influence not only in furthering the credit union ideal in other countries but making a cultural difference as well.

“It was so powerful to feel as if I made a small dent in the world,” she says. “That’s what the DE program does for people.”

Brown makes a dent wherever she is. She has served in various civic roles in the Tallahassee area and even ran for local office twice, losing narrowly the first time and recently withdrawing from her second race because of the coronavirus (COVID-19) pandemic.

“I ran on the platform of economic development, economic empowerment, and using the resources available to build systems that are sustainable,” she says.

Brown employs those same values in leading Tallahassee-Leon Federal. She says 20% to 25% of the credit union’s loan portfolio is in D and E paper, and she emphasizes financial education.

Along the way, the credit union has nearly doubled in assets and grown its capital ratio from 6% to almost 11%.

“We serve low-income families very well,” she says. “Our emphasis is on financial empowerment.”



Pam Brown-Graff

MED5 FCU › RAPID CITY, S.D.

Peak performance

Pam Brown-Graff has been as rock steady as Mount Rushmore during her credit union career.

Twenty-seven years ago, she started at Rapid City (S.D.) Medical Federal Credit Union, now MED5 Federal Credit Union.

She has never looked back. Brown-Graff says she loves her job at the \$83 million asset credit union.

First and foremost, “each day is about what can I do for my staff, my members, and my community,” she says. “As much as it can be frustrating, I love to solve challenges. I want my people to have what they need to do their jobs. If we can do that, then our members are happy as well.”

A recent challenge was the design of the credit union’s new main branch in 2019. As CEO, she embraced the increasingly popular business model among financial institutions of creating an inviting open space, with nontraditional teller pods rather than lines and the added twist of a coffee shop as a gathering place.

“Our new building exemplifies our growth and commitment to the Rapid City/Pennington County area,” she says. “We are providing our members convenience, functionality, ease of service, and, most importantly, a coffee shop,” Brown-Graff says. “Where else can you drive up to the first drive-thru window, get your latte, then drive around the building to the second drive-up and make a deposit?”

Brown-Graff is quick to acknowledge the talents and dedication of her staff, board of directors, and supervisory committee. “I am beyond blessed to have a group of volunteers that embraces the same visions that I do,” she says.

Such dedication and collaboration are why MED5 Federal received the Growth & Progress Award from the Credit Union Association of the Dakotas in 2017 and 2018. The award is given to one credit union each year in North or South Dakota that has exceeded the state’s average increase in four categories: assets, shares, loans outstanding, and membership.

To stay strong and competitive in an ever-changing world, Brown-Graff believes credit unions must seek positive change.

“Complacency will be the stake in the heart for this industry because no matter how cutting edge we think we are, technology is already 10 steps ahead of us,” she says.

No matter how big or small, credit unions must respond to changing market conditions, innovate, and make informed decisions quickly—but also have fun in the process.

“Surround yourself with great people and great things are sure to happen—especially when times are tough,” she says.



CityMark Team

CITYMARK FCU › WILKES-BARRE, PA

Scaling new lending heights

“They are the most empathetic and friendly people I have ever had the privilege to work with,” says CityMark Federal Credit Union CEO Joe Gimble. “Each of my employees is universal. They can do anything for anyone and they do so diligently.”

In 2014, CityMark’s financial scoreboard displayed an anemic loan-to-share ratio of 20% while delinquencies reached 22%. Today, its loan-to-share is routinely over 90% and delinquencies have plummeted to 1%.

The \$71 million asset credit union in Wilkes-Barre, Pa., has booked \$75 million in loans in the past five years. CityMark accomplished this without the words “lending,” “loan officer,” or “collections” appearing on any name plates.

Gimble nominated his entire team as Credit Union Rock Stars because he couldn’t single out one employee. That acclaim joins honors from the CUNA Councils for excellence in operations and lending, as well as Pennsylvania Credit Union Association awards for its website and corporate identity program.

Gimble credits a true team spirit for these achievements.

“Every employee will easily step in when needed. They take on new tasks and changes in stride,” he says. “They embody the credit union spirit, helping

our members reach their goals, save money, and make their financial lives better.”

He compares this teamwork to when a cheerleading squad builds a human pyramid: “You encourage each other and work together so you don’t let it fall apart.”

That stamina and cooperation was put to the test in April—in the midst of the coronavirus (COVID-19) pandemic—when strong winds tore off the roof of the Wilkes-Barre City Hall, which houses one of CityMark’s branches. Members needed to be directed to digital offerings and two other branches.

Gimble assembled the team by hiring staff for their people skills, noting you can teach someone how to grant a loan.

“You can’t teach someone how to take care of people, how to be personable, or how to make members comfortable,” he says.

CityMark implemented risk-based lending, introduced an incentive program, and cross-trained employees to become more than order-takers who wait on members.

Employees developed their skills to become savvy member advisers and consultants, willing to help anyone with anything they need, says Gimble, who credits CityMark’s ongoing success to the outstanding efforts of his team.



CityMark Federal Credit Union CEO Joe Gimble (front row, center) credits his team for turning a struggling lending program into an award-winning endeavor.

Katie Clark

iQ CU › VANCOUVER, WA

Bowling over compliance barriers

Adding 'Credit Union Rock Star' to her credentials may mean Katie Clark needs a bigger business card.

As the compliance manager at \$1.3 billion asset iQ Credit Union in Vancouver, Wash., Clark maintains multiple certifications including Bank Secrecy Act Compliance Specialist (BSACS), Credit Union Enterprise Risk Management Expert (CUERME), and Credit Union Compliance Expert (CUCE).

While many believe “compliance” and “burden” are inextricable, Clark is happy to explain why compliance is important.

“Not everyone loves rules. I get that,” she says. “I view compliance like the bumpers on a bowling lane.



'NOT EVERYONE LOVES RULES. I GET THAT.'

The bumpers don't ensure you will roll a strike, but they do ensure you don't end up in the gutter. My role isn't to tell the team they can't do something—it is to understand where we are trying to go and how we can get there while maintaining a strong compliance focus.”

Clark seeks to create a culture at iQ where the compliance department is a partner, not an adversary. “I'm proud of the fact the marketing team sees me as a valuable resource to help ensure ongoing compliance,” she says. “We work closely together on new materials, and I know it is a unique relationship that we've been able to build.”

Clark enjoys helping colleagues learn how to work with regulations and laws to accomplish the credit union's goals.

“I try to think about where they're coming from. I know compliance is not the first thing they think about when they wake up in the morning,” she says. “I enjoy explaining the 'why' behind what we do.”

Clark came to iQ from the Northwest Credit Union Association where she served as director of regulatory compliance and risk management.

“I knew iQ had a strong leadership team and a commitment to giving back to the community. Everyone strives to do the best for members every single day,” she says. “When I learned of the opportunity to join the iQ team, it felt like a can't-miss opportunity to help take the credit union's compliance program to the next level.”

Clark first learned about credit unions from her jobs in the banking industry, where she started out as a part-time teller.

“Governance is one of the key differences between banks and credit unions,” says Clark, who shares the benefits of credit union membership with anyone she meets.

Terry Davidson

TRUE SKY CU > OKLAHOMA CITY, OK

'Stand True' during distress

The darkest part of the night is when the stars come out.

That's certainly the case in Oklahoma City, where \$720 million asset True Sky Credit Union created the Stand True program to assist members as they coped with the coronavirus (COVID-19) pandemic.

"We knew we needed to have an unprecedented response to unprecedented circumstances," says Terry Davidson, board chair. "The Stand True program gave us an umbrella under which we could easily adapt and expand services as the world around us evolved."

Stand True featured no/low-interest, instant-decision personal loans, business lending, and more than 15,000 well-check calls to check on members. It also involved adopting local restaurants and virtually celebrating the class of 2020.

Unique solutions are nothing new for True Sky.

When the longest government shutdown in history occurred in late 2018 into 2019, Davidson drove an initiative to ensure every affected member employed by the federal government was taken care of.

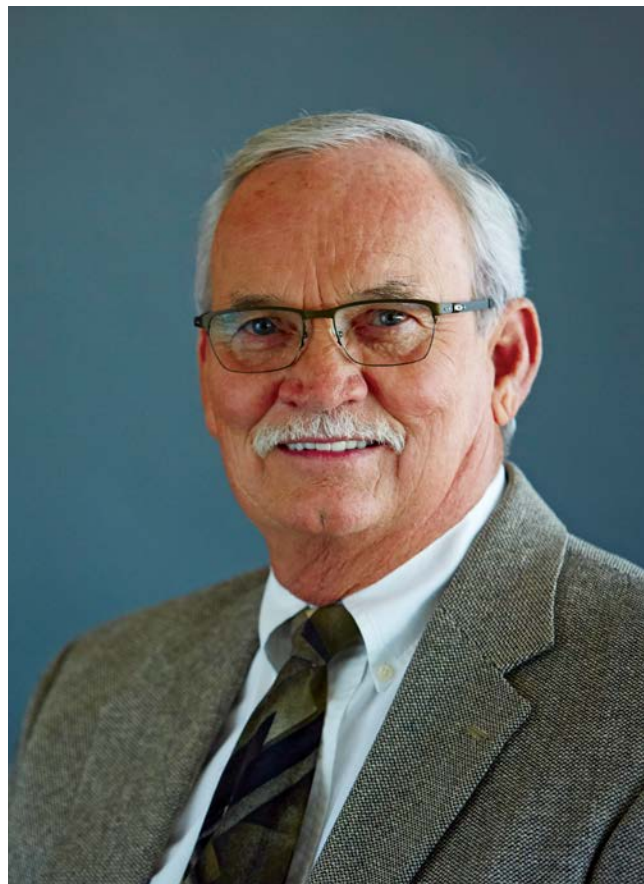
That meant providing \$10 million in 0% loans and credit cards, fee waivers, skip-a-pays, and mortgage forbearance.

Davidson created the Sky Crew team, which performs random acts of kindness around the metro area, and supported the launch of RiseUp!, a women's leadership and innovation group.

Davidson joined the credit union's board in 1977. He took an eight-year sabbatical but has served on the board for 40 years.

Looking ahead, Davidson is excited about True Sky's technology investments as the credit union undergoes a core conversion.

"We're transitioning from being a community financial institution to being a technology company with purpose," says Davidson, who's been board chair for the past two years. "We will keep the same heart for service that we've always had, but we'll offer a full



range of solutions to meet every member where they are with what they need and when they need it."

His advice for anyone seeking to be on a credit union board is simple: Have the desire to serve and believe in the movement.

"This isn't a title, it's an opportunity to serve. Make sure you have the time and desire to do that. And you have to believe in the credit union movement and be prepared to invite other people to join it," he says.

"Volunteering is a way to drive the movement forward, and we carry a responsibility to leave the credit union and the industry better than how we found it. If you run for the board for any other reason, you'll end up being disappointed."

Deborah Donnelly

BECU > TUKWILA, WA

A designer of disruption

Deborah Donnelly's decision to scrap a career in interior design for one at BECU in Tukwila, Wash., has enriched the careers of young credit union professionals in the Pacific Northwest.

She graduated with a bachelor's degree in interior design in 2008, at the start of the Great Recession—a not a great year for a degree fully focused on disposable income.

"It was such a great experience to join an organization that truly made me feel like I belonged," Donnelly says of \$22 billion asset BECU. "From there I grew, and people took risks on me as a young professional and helped me grow as a leader."

She started as a BECU call center representative and today is senior manager of learning and development. Donnelly leads a team of nine who train and develop nearly 300 employees involved in the operations of two call centers.

"We're setting the stage for who we are as a credit union," she says. "There's a lot to uphold in those first few days and weeks of somebody's employment with us."

"That's the legacy I want to continue for all of the people who join us."

But it's not just newcomers who get her attention. Donnelly has taken a special interest in developing the careers of young professionals (YP) at credit unions.

She is a 2019 YP Lead with the Northwest Credit Union Association and launched a young professionals group at BECU in July—even in the midst of a pandemic.

For Donnelly, who has interacted with young professional groups in the U.S. and overseas, involvement by up-and-coming staffers is critical to the industry's continued vitality.

"The credit union movement has always been a disruptor in the market," Donnelly says. "If we don't continue to engage the next generation and allow it a seat at the table, we risk no longer being relevant."

"There is something powerful in having the diversity of thought in how credit unions run and how we

innovate," she continues. "I believe in having both the wisdom of experience and youth involved."

Donnelly is also taking a new look at how BECU trains call center team members to de-emphasize traditional training methods.

"We're exploring more adaptive learning, where it's more hands-on and self-paced and engaging," she says.

Donnelly plans to "do this in a way that can honor the experience that people come in with and allow them to learn what they need to learn," she adds.



Tillery Durbin

121 FINANCIAL CU › JACKSONVILLE, FL

The business of service

Tillery Durbin has had an eventful 2020 with local, regional, and national recognition of her service.

She was nominated for the Small Business Administration's (SBA) Financial Services Advocate of the Year in North Florida, and was also nominated as one of the *Jacksonville Business Journal's* Women of Influence.

Durbin was also promoted in April to business services director at \$550 million asset 121 Financial Credit Union, Jacksonville, Fla. Then the coronavirus (COVID-19) pandemic arrived, along with a crush of SBA Paycheck Protection Program (PPP) loans. That's when the brutally long hours began.

Durbin went to work for not only the credit union's business members, but customers at other area financial institutions. By late July, she had processed 493 PPP loans totaling \$28.8 million that helped protect 4,113 jobs in the Jacksonville area.

Many larger financial institutions concentrated on larger firms in need of big-dollar loans, but 121 Financial targeted smaller businesses and aimed for volume. "We decided we were going to help as many people as we could," Durbin says.

Because of nationwide demand, the SBA's loan website was often slow or inaccessible. So, Durbin and others at 121 Financial worked day and night to enter information from business applicants.

"I found the faster we could key them in, the fewer issues we'd have and the sooner we'd get these done," she says.

During the height of the rush for PPP loans, Durbin and another employee keyed in 175 loans in one day. "I finally went to bed at 1 a.m. and was up at 4 a.m. to get back on the website before other lenders started coming back the next morning," she says.

Between processing the loans and coming up with loan deferment plans, Durbin typically worked 13 to 16 hours a day processing PPP loans.

Early in the rush, 121 Financial served its members exclusively. But after the second round of loans, Durbin reached out to lenders at other financial insti-

tutions, chambers of commerce, and area accountants to take on nonmembers who hadn't obtained PPP loans.

The experience has reinforced 121 Financial's commitment to area businesses, Durbin says, and strengthened its status as a local business lender.

"It's part of who we are" she says. "We focus on being Jacksonville's hometown credit union and helping the community."



Andrea Finley

SC TELCO FCU > GREENVILLE, S.C.

Her moral compass is true north

Earlier in her career, Andrea Finley worked in collections “for the big banks,” as she describes it. But that path didn’t “quite feel right” for her.

“Something kept tugging on my heart,” she says. “I had this moral compass that kept leading me to help people.”

That compass led her to \$400 million asset SC Telco Federal Credit Union, Greenville, S.C., where as a collections specialist Finley could help members work through their financial troubles. Going through the CUNA Financial Counseling Certification Program was “transformational” she recalls.

“My manager told me we are not just here to collect the payment. We are here to understand why members got behind and what can we do to help them get in a better situation,” Finley says. “If we can get to the root problem, we’ll make a bigger impact. That was a light bulb moment for me. It was about financial education.”

In 2017, her current role as financial wellness coordinator was created and Finley was charged with starting a financial wellness program at the credit union. Starting a new program is a big endeavor. Finley’s advice for taking on this type of challenge: “Work with



what you have.”

This included building on long-term relationships the credit union had already established. She developed a program called Homeward Bound with Habitat for Humanity for families who struggle to meet the qualifying standards. Within the past two years, 14 families have found new homes through the program.

Habitat for Humanity of Greenville County recognized Finley for her efforts with the 2019 Family Ambassador Award.

She also works with the Dream Center, a homeless shelter program in a neighboring county. Finley established a financial education curriculum and teaches a seven-week course at the center. Before coronavirus (COVID-19), she was at the center at least once a week.

“It’s important to be there,” Finley says. “So much of financial education is building trust, especially with adults. By me being there every week, we can have impactful discussions.”

Parents who participate in financial education can earn Dream Dollars, which qualify them to choose holiday presents for their children—a touching moment for Finley.

Finley also worked her way into Greenville schools through Junior Achievement, an organization that teaches entrepreneurship and financial education to youth. The school district needed someone to teach a personal finance course and she fit the bill.

Finley’s willingness to knock on doors and provide assistance any way she can is one of the keys to her success, Finley says. “I haven’t been turned down yet.”



Andrea Finley receives the 2019 Habitat for Humanity Family Ambassador Award from Monroe Free, president/CEO of Habitat for Humanity of Greenville County.

Karen Freeman

LEADERS CU ▶ JACKSON, TN

Financial freedom at daybreak

Don't talk to Karen Freeman and her team at Leaders Credit Union about bankers' hours.

Freeman's committed group has taught financial wellness seminars at 1 a.m. and 4 a.m. to improve members' financial literacy.

"We meet our select employee group (SEG) partners where they are to help their employees, and it's not often heard of in our industry to be quite that flexible," says Freeman, chief operations officer at the Jackson, Tenn.-based credit union.

"We accommodate all shifts and come in during the middle of the night if necessary because that's how passionate we are about financial freedom and moving people forward," she says.

The credit union is involved in hundreds of events

each year, many of which promote financial wellness.

Freeman joined the \$470 million asset credit union in 2017, when her team ran three financial wellness sessions.

That number grew to 51 in 2019, and the group conducted 21 sessions during the first two months of 2020 before the coronavirus (COVID-19) pandemic hit.

'WE CALL ALL OF OUR EMPLOYEES FINANCIAL CHAMPIONS.'

The push on financial literacy began with an idea from the credit union's chief marketing officer and has become a driver for growth. Between 2017 and 2019, Leaders' events increased 60%, monthly new accounts grew 53% and yearly accounts increased 71%.

"We also recognized that financial wellness goes beyond education, and we brought it full circle, offering free in-person financial counseling," Freeman says. "We call all of our employees 'financial champions.'" In 2019, Leaders started credit score checkups and financial counseling."

Shea Brown, community engagement coordinator at the credit union, says Freeman has inspired her team to excel.

"Karen glows," Brown says. "She is the one who makes you smile when you see her coming. You feel better after spending time with her. She sharpens those around her with kindness, encouragement, clarity, and presence."

Establishing community connections became more challenging during the pandemic, and Freeman has wrestled daily with how to strengthen links to members with new tools and approaches.

The credit union has plumbed database information to target marketing efforts, found creative ways to prospect for SEG partners, and evaluated new video and digital tools to connect with members.

"Like most credit unions, we're relationship-based," Freeman says. "We're learning how to prospect differently. We've updated our member enrollment process to be completely digital.

We're evolving and changing what engagement looks like."



Gennifer Garner

ENT CU > COLORADO SPRINGS, CO

Driven to succeed

When Gennifer Garner isn't crisscrossing Colorado's Front Range in her car to visit the six Ent Credit Union branches she oversees, she's joining young professionals in their drive to become better credit union employees.

Those branches fan out over five counties around Denver and Fort Collins. The nearest to her home base is 35 miles and the farthest is 100 miles distant, so Garner has logged well over 100,000 miles in recent years—listening to audio books and podcasts—to get to where she's needed.

"I had about a year when my branch was about five miles away. That was glorious," says Garner, service-area manager for the \$6 billion asset Colorado Springs-based credit union. "Getting around to the different branches, I settle in for the day. Like a true Coloradoan, I have a Subaru. It's my best friend most days."

Garner and her team of branch managers have opened two new locations so far this year, with three more expected later in 2020.

Garner, who started her credit union career with Ent 12 years ago as a teller, today devotes a good deal of time to ensuring young credit union professionals develop and thrive. She helped form the 130-member young professionals group at Ent five years ago and serves on the board of the Colorado Young Credit Union Professionals.

"Gen is a role model for young professionals," says Bree Shellito, Ent's senior manager of community education. "We jokingly call it the 'Tree of Gen.' But she can take personal responsibility for many of the successful young—and young at heart—professionals within the walls and halls of Ent Credit Union."

Garner's involvement with young professional groups has stoked her enthusiasm and passion for the industry.

"It unlocked the credit union movement for me," she says. "It's constantly refocusing on professional development, the philanthropic aspect of what we do

as a movement, and how we can change members' financial lives and their perceptions on finances."

Her most recent project focuses on members' experiences during the coronavirus (COVID-19) pandemic, when lobbies were closed and much of the credit union's interactions were done digitally.

"We quickly learned how many members weren't comfortable using an ATM, online banking, or mobile deposit," Garner says. "So my new initiative is to make sure that not only our members understand the basics of banking, but that our employees are confident in speaking to our members in a simple way.

"It helps us connect with members. Knowledge is power."



Joe Gervais

MIDCOAST FCU › FREEPORT, ME

Thinking bigger and bolder

In sizing up the landscape at Midcoast Federal Credit Union when he took over as CEO in 2013, Joe Gervais decided the organization needed to be bolder.

“We had a bit of an undeserved inferiority complex,” says Gervais, a 28-year credit union industry veteran. “We mainly compete with community banks in our region. We needed to share the message about how we are different and get back to the basics of how credit unions operate and the value proposition we represent.”

Based in Freeport, Maine, Midcoast Federal embarked on a rebranding campaign, and Gervais worked to manage the cultural changes employees encountered along the way. “We spent a lot of time understanding the psychology of handling change so our employees would be on board with our new direction,” he says.

Because Midcoast Federal isn’t within or near a large media market, Gervais expects his branch managers to spend half of their time in their communities, either volunteering or engaging local businesses. “Our region is built on personal connections, and word-of-mouth marketing continues to be one of our most effective drivers of growth.”

The credit union also introduced a rewards credit card that give cardholders triple reward points for patronizing participating local businesses, double points for groceries and gas, and single points for other purchases.

Due to the program’s success, the credit union built a website that gives those local businesses free promotional pages where they can upload photos, promote events, and describe their services.

“It’s a good way for us to support the community and have one-to-one conversations with small businesses to further our relationships,” he says. “It gives our members a mechanism to support our community as well.”

During Gervais’ tenure, Midcoast Federal has grown from \$119 million to \$206 million in assets, doubled loans, expanded its membership, and reduced delin-

quencies from 1.42% to 0.32%.

Gervais is also a strong advocate of staff development. In the past year, all employees participated in financial literacy training and all supervisors are participating in Midcoast’s Leadership University, an eight-month program with assignments and a capstone presentation at the end.

During the pandemic, as employees worked remotely, the credit union started a “mug club.”

“We gave all employees a coffee mug and, in groups of six, we meet on Microsoft Teams for half-hour conversations to make stronger connections,” he says.

“I’m passionate about how we perform to serve member needs,” Gervais adds. “Creating new ways of doing things as the environment changes and responding to changing markets is what excites me about what we do.”



Shawn Hauser

ALTRA FCU > ONALASKA, WI

The spirit of giving back

When Shawn Hauser isn't serving as community relations manager at \$1.7 billion asset Altra Federal Credit Union in Onalaska, Wis., she puts her focus elsewhere—assisting others.

Hauser is passionate about her local chapter of the Children's Miracle Network, where she chairs a committee of credit union employees that plans the annual Miracle Open Golf Classic.

And, because she grew up on a family farm in Western Wisconsin, she developed a love for animals and the outdoors early, which is something she's woven into volunteering at a therapeutic horse-riding program.

"I love horses. They can provide so much to humans," Hauser says. "The clients develop self-confidence, balancing skills, and so much more."

She brings this enthusiasm every day to Altra, where she devotes much of her time to managing corporate sponsorships and donations, and coordinating large-scale volunteer and fundraising efforts among employees.

Over the last seven years, Hauser has spearheaded numerous community initiatives at the credit union. She started Altra Gives Back Day, where employees come together to make an impact on community organizations.

In 2018 and 2019, more than 350 employees volunteered more than 1,300 hours at over 30 organizations.

She also drafted Altra's first corporate social responsibility policy, which outlines the credit union's giving priorities.

"We have a strong culture of giving back to the com-



munity," Hauser says, "and this policy ensures that will continue."

Hauser also oversaw the creation of a volunteer time-off (VTO) policy that allows employees to volunteer in several capacities, from supervising a child's field trip to delivering meals.

"The VTO policy is one I wanted Altra to offer employees so they could volunteer during their workday," she says. "After surveying staff, the No. 1 reason people didn't volunteer was lack of time. I wanted to remove that barrier.

"I'm fortunate to be in a position where I help Altra give back to our communities," Hauser continues.

"I love the spirit of the credit union movement that embodies people helping people. And I love being part of an organization that values that spirit."

Kim Howes

FIRST COMMERCE CU › TALLAHASSEE, FL

Unstoppable and #LocalStrong

“Unstoppable” is how people describe Kim Howes, senior vice president of strategic initiatives at \$900 million asset First Commerce Credit Union in Tallahassee, Fla.

Within her first year as brand manager, Howes brought in a celebrity speaker and launched the credit union’s “Power Forward Speaker Series” in 2013. Barbara Corcoran from “Shark Tank” was the first speaker in the annual series.

Howes also coaches future leaders through a leadership development program, and she’s constantly reading, listening to podcasts, and watching TED Talks.

She continues to persevere in the face of the coronavirus (COVID-19). When the pandemic hit in March, the credit union initially focused on keeping staff and members safe, implementing operational changes, and rolling out relief programs.

When observing the pandemic’s effect on local businesses, Howes and her team witnessed “so many heartbreaking impacts begin to occur.” That’s when she got an idea.

“I pitched an idea to our CEO to provide \$25 to every team member to spend at a locally owned and operated business,” Howes says. In accordance with recommended safety guidelines, First Commerce



encouraged online or over-the-phone purchases.

Calling their efforts #LocalStrong, some members pooled their funds to buy locally made cupcakes for patients, caregivers, and staff at a long-term care facility. Others provided breakfast treats from area restaurants to hospital cleaning and sanitation crews.

They also bought gift cards from nonessential businesses like hair salons.

It didn’t stop there. Before launching, Howes contacted five credit union CEOs and the League of Southeastern Credit Unions to encourage additional credit unions to participate in #LocalStrong. The league took the effort to another level with its #CreditUnionsCare-Challenge matching program through the Southeastern Credit Union Foundation.

As of late August, 75 credit unions in Florida, Georgia, and Alabama have participated in the program, leading to a financial impact of more than \$925,000. Additional credit unions in the U.S. and Canada (plus a North Florida bank) have launched their own #LocalStrong initiatives, further amplifying the impact.

Howes gives her team much of the credit. “Nothing can be achieved for our members or communities without our team, which is why they are always my first focus.”



Kim Howes poses with Kevin O’Leary of “Shark Tank” fame during First Commerce Credit Union’s Power Forward Speaker Series in February 2019.

James Hunter

NEW ORLEANS FIREMEN'S FCU › METAIRIE, LA

A passion for empowerment

James Hunter knows too well how expensive it is to be poor.

It's what he sees every day as mortgage director and executive director of credit union development for \$182 million asset New Orleans Firemen's Federal Credit Union, Metairie, La., and executive director of The Faith Fund, a nonprofit partnership that seeks to provide a financial hand-up to the underserved.

It's what inspires him to come to work every day and drives his passion of empowering people and setting them on the path to financial security.

"Too many people are too far away from the starting line," Hunter says. "Payday loans are a big business in Louisiana. Exorbitant fees and interest from payday loans drain more than a quarter of a billion dollars a year. Baton Rouge supports one of the top three payday loan markets in the U.S."

The Faith Fund was formed to counteract that. It's a unique cooperative relationship between like-minded businesses that have a mission to teach people to manage their money, escape predatory lending, and achieve financial stability, Hunter says.

"If you pair financial coaching and the right products, you empower people to take control of their present financial situation and inspire them to plan for a successful financial future," Hunter says.

One of those products is New Orleans Firemen's affordable housing mortgage program that provides 100% financing and allows members to "turn rent payments into mortgage payments" and build equity.

Other offerings the credit union designed to serve the underserved and underbanked include financial counseling, a payday loan alternative, auto loans, free checking accounts, and educational programs.

Hunter believes it's essential to meet members where they are. "We are more interested in your ability to repay than in your credit report."

Hunter hosted a series of webinars to address the financial consequences of the coronavirus (COVID-19) pandemic. These sessions reached 15,000 people.

New Orleans Firemen's also offered a bridge loan with no payments for 90 days to assist members with reduced income due to wage cuts or layoffs that

resulted from COVID-19.

Hunter wants to make the future brighter for everyone.

"I want to influence change through policy because it's through policy and laws where systemic change can be truly found," he says.

"I want to advocate for changes to our nation that not only bridge the financial wealth divide, but create equity that eradicates the inequities that plague our society."





Theo Curey

President of Credit Union Solutions, Fiserv

How the Credit Union Movement Led Through 2020

Like many of you, I started 2020 with optimism. My team was prepared and ready to go. In February at GAC, I had the opportunity to sit down with credit union leaders, consultants and many others to listen, share ideas and innovations and work to move us forward.

And then, only a few days after that conference concluded, that optimism and new-decade energy had to give way to focus on well-being – for all of us.

The pandemic presents the most challenging business environment most of us have ever faced. According to Raddon®, this culminated in one in five credit union members losing their livelihoods, while member spending declined 30 percent. In practical terms, schools closed, our kids came home, and many of us came home from the office alongside them. We adjusted our schedules to accommodate the new environment, organizing our day in new ways to manage evolving demands and priorities. For some, there have been late nights and moments of exhaustion, and many have experienced grief, loss and heartache amid an already difficult time.

I like to think that most of us have also experienced unexpected moments of gratitude and fulfillment – often by helping others. I don't think there could be a better time to be a part of the Credit Union Movement than these past few months. Easier, yes. But not better. The spirit of comradery and commitment to member service displayed by our industry has been astounding.

The Agility Advantage

One of our professional services leaders said in a recent media interview: “We are built for this.” That really resonated with me. While he was referring to the ways Fiserv pivoted to serve our clients and their communities during the pandemic, I think the sentiment is appropriate for the entire credit union industry.

Credit unions are built to be close to their members and to adapt to their needs with a great degree of agility. I am inspired by the efforts of credit unions to put their members and communities first despite complex challenges. From an East Texas institution rapidly creating PPP loan procedures to sustain local business that then partnered with a competitor to expand the program further, to another that shifted its overall lending strategy to focus on its small business community and institutional needs, credit unions have moved rapidly and with great effect.

How were they able to accomplish so much in so little time? The answer is simple: people.

The underlying attitude of service and excellence that have driven us through the pandemic doesn't belong just to the industry, but to the people who work in it. Credit union professionals – up to and including the Rock Stars featured in this issue – are always the catalyst of member service, and perhaps especially so in 2020. As a leader, I recognize that we can be only as agile as our teams are structured and socialized for. And unequivocally, the Credit Union Movement and its myriad teams are built for this moment.

Designed to Come Together

In addition to its people-powered capacity for adjusting and moving quickly, the level of leadership and collaboration among institutions and providers in the credit union industry have continually impressed me.

I mean this not only in the context of the pandemic, but also in the wake of the death of George Floyd and the resulting protests that as many as 26 million Americans have participated in. This has brought on national discussion, reflection and consideration of social and personal attitudes that are deeply needed.

At Fiserv, we choose to stand for diversity and inclusion. We denounce, and will not tolerate, any form of discrimination or racism. Further, we have committed to four specific organizational aims:

We will improve diversity across all levels of our organization.

We will increase associate awareness, education and participation in diversity and inclusion programs.

We will invest \$10 million to support Black- and minority-owned businesses.

We will support community groups with missions focused on human rights, racial equity and social justice.

I'm happy to say that we will be working on these goals in conjunction with our clients and organizations around the country, and I invite anyone to check in with me on our progress. Like many other organizations, we have work to do.

I have been happy to see industry leaders like Jim Nussle and CUNA lead quickly and with clarity, and to see institutions and their leaders, such as Greylock Federal Credit Union, set the tone and example for others. As their CEO John Bissell shared with CUNA's Diversity, Equity, and Inclusion eSchool not long ago, this effort must start with the CEO, board and senior management at individual credit unions – including a careful look at community demographics and creating a strong business case for diversity and inclusion.

I believe that credit unions can lead in the months and years ahead in uplifting their communities, especially the underbanked, underserved and underrepresented. And current and future Rock Stars will undoubtedly lead those efforts in collaboration with others.

From all of us at Fiserv, thank you and congratulations to this year's Rock Stars, their teams and their institutions. 2020 has already been an unforgettable year – and I am confident that one day we will look back on it as an inflection point that only further enhanced our industry's commitment to putting members and our communities first.

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Monica Johnson

TTCU FCU > TULSA, OK

A champion of communication

A referral from a friend brought Monica Johnson to her position at TTCU Federal Credit Union.

Now, the internal communications specialist is bringing more than 450 employees at the \$2.2 billion asset credit union in Tulsa, Okla., closer together.

Johnson uses a variety of media, including TTCU's intranet, email, internal television, and a team of 38 "Communication Champions," one in each of the credit union's branches and departments, to accomplish that.

"I love being connected to our people," Johnson says. "Every day, I get to reach out to employees in different roles, locations, walks of life, and I really enjoy that."

There's never been a more challenging time to strengthen those connections.

To ensure employees were informed and felt safe and secure at the onset of the coronavirus (COVID-19) pandemic, Johnson worked with TTCU President/CEO Tim Lyons, the senior management team, and human resources (HR) to produce weekly video messages based on questions from employees. Videos also

included daily updates and guidance from the Centers for Disease Control and Prevention, and state and local health departments.

Johnson partnered with the HR team to promote a "show us your mask" contest via the credit union's internal social media channel to build camaraderie. She also created an intranet form that allowed employees to voice concerns and ask questions, ensuring timely answers and reassurance from leaders.

'I'M INSPIRED BY THE OPPORTUNITY TO HELP EMPLOYEES NOT ONLY BE HEARD, BUT ALSO TO HEAR EACH OTHER.'

"When employees know that we as a credit union family are doing our best to protect one another and that leaders are listening, that makes a difference," she says. "I'm inspired by the opportunity to help employees not only be heard, but also to hear each other. I want our employees to know and feel they are appreciated and they are at the best credit union. I know through effective communication we can support and recognize them in so many ways."

The innovative spirit of TTCU also inspires Johnson.

"We understand how important it is to keep moving forward," she says. "While our foundation is strong—we stand on the shoulders of the successes of employees of the past 85 years—we are pushing ourselves every day to make this the best place to work and the best place to gain financial solutions for our members."

Johnson has produced videos highlighting employees' perspective of "Why TTCU?" She also has partnered with HR and marketing to tell employee stories on social media, allowing the credit union to be seen internally and externally as an employer of choice.



Taylor Kearney

HONOR CU › BERRIEN SPRINGS, MI

View challenges holistically

On the first day of his MBA program at Purdue University, Taylor Kearney received a call from Honor Credit Union's talent acquisition manager offering him a project manager position.

Kearney was suddenly busy starting a new career where he would establish a new project management department at Honor's operations center in Berrien Springs, Mich., all while pursuing an intensive 21-month, full-time weekend MBA program.

That was three years ago. Today he manages portfolio initiatives ranging from a new credit union service organization to operations, construction, information technology, and other projects.

One of the biggest opportunities he saw at the \$1 billion asset credit union was establishing cost

accounting with the accounting and finance teams for projects. Previously, there wasn't an efficient way to track project costs throughout the project life cycle to see how well budgeting and executing project assets worked out.

Kearney created project codes that were used to uniquely identify project expenses for both capital assets and noncapital expenditures.

"With a lot of help from the accounting manager and vice president of finance, we established this process with other major departments who owned most of the budgetary planning for projects," he says. "This gave us a holistic and transparent cost tracking system, allowing us to better plan project budgets."

Kearney has also overseen major organizational initiatives such as the implementation of a loan origination system, the rollout of a new website, the rollout of a lobby management system, and the building and opening of several member centers, says Melissa Pratt, executive team manager.

"His ability to understand the cross-functional impact on the organization and to bring the right people in at the right time has been critical to the success of these projects," Pratt says.

For example, when Congress passed the Paycheck Protection Program, Honor received a flood of loan applications. Using his skills with a workforce management system, Kearney built an automated workflow process that allowed teams to efficiently process these loans, as well as enhance team collaboration.

One of the biggest lessons Kearney has learned at Honor is to be purposeful with the information he shares with different stakeholders.

"Whether I am going over a project plan or a new idea, if I don't address what matters most to the audience, it becomes challenging to engage them and build support," he says.

"However, when I identify and understand their pain points, learn what solutions they tried in the past, and come to the table with a different approach, I find the path to success."



Manish Kothari

JAX FCU › JACKSONVILLE, FL

Achieving 'just right' with a smile

Manish Kothari has two key rules for success in work and in life: Never settle for less than just right, and aim to make people remember you with a smile on their face.

Kothari is chief information officer (CIO) at Jax Federal Credit Union, Jacksonville, Fla., where he sets a high standard for information systems (IS) and facility spending. He holds fast to his “just right” rule even when managers return from conferences with “great ideas” for new purchases.

“It needs to be right from the integration, installation, and training perspectives,” Kothari says.

Yet Kothari also believes in seizing opportunities

that make sense. The \$465 million asset credit union was an early adopter of DocuSign for electronic signatures, SD-WAN solution, teller cash recyclers, and the VxRail hyper-converged solution that provides an integrated framework for IS applications.

A native of India, Kothari came to the U.S. in 1995. He was an IS consultant for Jax Federal and other clients in 2006 when the credit union moved his work in-house for higher security. Kothari was helping recruit for the position when he realized it was the right fit for him.

Kothari has since recruited all but one of his six IS employees. The IS team shares his dedication to doing good work while laughing at good-natured jokes and everyday life.

The team regularly celebrates “small wins” with praise and ice cream. A “no whining, no complaining” rule is tempered by a standing invitation to talk face-to-face when professional or personal issues arise.

“If you can’t have fun at work and you are going to be absolutely serious all the time, then you can’t work on the IS team,” Kothari says.

Kothari uses his time off to travel the world on behalf of his company, Prism Lighting Services LLC, and holds the patent for Prism Inflatable Lights. His father also holds a patent, as does Kothari’s wife, Prachi, who runs a home health care company.

“It’s in our blood that we have to be innovating and doing unique stuff,” Kothari says. “‘Stagnancy leads to decay’ was my dad’s mantra to me.”

Kothari encourages his daughters, medical school student Isha and university student Shailee, to “go out into the world and learn.”

“God put you on this earth to do something creative and good,” Kothari says.

“I want people to remember me with a smile because I helped somebody, promoted somebody, coached somebody, or manufactured something for the betterment of society.”



Kabir Laiwalla

PLATINUM FCU > DULUTH, GA

'Work, no words' leads to success

Kabir Laiwalla relies on the principle he was brought up with as his motto for professional success.

Laiwalla is CEO of Platinum Federal Credit Union, Duluth, Ga., which was founded in 2000 to serve the Ismaili sect of Shia Muslims nationwide.

He was hired as office manager and sole employee in 2001, shortly after he came to the U.S. from Bombay, India.

His combined strengths in information technology (IT) and accounting helped the credit union grow from less than \$1 million in assets and 600 members in 2001 to more than \$150 million in assets and more than 10,000 members in 33 states in 2020. His biggest challenge throughout the years has been managing growth.

"We outgrow our capacity and then we have to catch up," Laiwalla says.

New products targeted to the Ismaili community fuel that growth. Examples include business checking accounts with a flat monthly fee of \$59, commercial real estate loans, and unsecured business loans for working capital.

'WHOEVER IS WILLING TO LISTEN, I AM THERE TO GIVE IT ALL OUT.'

Building trust with honest advice has been crucial for this small community credit union.

"I always tell my staff, don't tell members to get anything from us if it's not beneficial for them," Laiwalla says. "Educate them about the products and services we offer, but if it's not worth it for them, tell them not to get it here. Or if you know something better than what we offer, tell them to go there. Members will value your honesty and always come back."

When the coronavirus (COVID-19) pandemic hit, Laiwalla and other staff worked overtime to process Small Business Administration (SBA) Paycheck Protection Program (PPP) loan applications. They overcame SBA system slowdowns by timing loan submissions—

and work hours—to the late evening or early morning, and processed more than 500 applications totaling \$13 million.

Members could also seek pandemic relief by participating in loan skip-a-pay programs or applying for \$5,000 emergency loans at 2.99%, car title loans at 1.99%, and business lines of credit for up to \$25,000 at 3.99%.

Vacation has little appeal for Laiwalla, but he saves time for his wife and two sons, golf, and the elementary school's parent-teacher organization. "Hiking the hill" in Washington, D.C., or speaking at a community event is more fun than time off.

"Whoever is willing to listen, I am there to give it all out," Laiwalla says. "That's what recharges me."



Alex Lawley

AMERICA'S FIRST FCU › BIRMINGHAM, AL

Volunteering cures what 'ales' him

Alex Lawley always shows up because that's what volunteers do.

His love for volunteerism started in college.

"I saw people in need, but rarely had money to give them," says Lawley, consumer lending manager at \$1.7 billion asset America's First Federal Credit Union in Birmingham, Ala. "But I did have time to give, so that's what I did. Big projects, small projects—I was always looking for hands-on projects to get involved with."

Today, he's committed to United Way Hands On, a volunteer group that sponsors and conducts area charitable activities. One effort he's especially keyed into is repainting and landscaping inner-city schools.

Another is an annual event where Hands on Birmingham rents an auditorium and invites homeless people to come in and take advantage of a range of services.

"We'll hand out bags with soap and toothbrushes, but we do more," Lawley says. "Attorneys are on hand to advise visitors on how get a license or deal with a warrant, while volunteer doctors offer free checkups."

'I SAW PEOPLE IN NEED, BUT RARELY HAD MONEY TO GIVE THEM. BUT I DID HAVE TIME TO GIVE, SO THAT'S WHAT I DID.'

He's also involved with charitable activities sponsored at his church, Grace Life Baptist.

In his day job, Lawley and his team have been



closing more loans than ever despite the coronavirus (COVID-19) pandemic by using remote electronic signatures to close loans. "Before COVID-19, we would send documents to a branch for members to see on paper, but we now do it all electronically. It has changed the way we interact with members and, in a way, we've opened Pandora's box. Members will want to do all of their transactions, including loan closings, online."

As someone who has done as much work electronically as possible, Lawley says he is happy to see more credit unions using electronic options to assist members. But he does take a hands-on approach for another endeavor: brewing beer.

"I've brewed a lot of different beers, most of them with a touch of bitterness and a lot of hops," Lawley says. "I'm an IPA guy."

The strongest batch he's made is a whiskey barrel stout, which isn't for the faint of heart.

Joan Markcum

FOREST AREA FCU > FIFE LAKE, MI

Nurturing 'a different kind of life'

Nurturing comes naturally to Joan Markcum.

That skill might be used answering endless questions for first-time homebuyers, helping co-workers learn new skills, or figuring out why a beef cow is bellowing in the pasture. Markcum aims to find solutions that help them all thrive.

Markcum became the sole mortgage originator at Forest Area Federal Credit Union (FAFCU) in Fife Lake, Mich., in late 2018. FAFCU's mortgage closings grew 49% in 2019, with 23% additional growth projected for 2020.

Located near the northern shore of Michigan's Lower Peninsula, \$147 million asset FAFCU is a low-income designated credit union in a rural area where the median household income is below \$50,000.

"I treat the \$9,500 mortgage the same as the \$210,000 mortgage," Markcum says. "I'm persistent in helping them and answering questions."

When a missing modular home title delayed a mortgage closing, Markcum made call after call to learn the name of its builder. When she tracked him down, she found the title.

Markcum credits her late parents, Gerald and Audrey Rogers, for sharing their work ethic on their Upper Peninsula dairy farm.

"They were both such hard workers, and my dad knew how to get you to do anything and make it fun," Markcum says. "They got me into a credit union for my first account."

Markcum, who has three sons, joined FAFCU as a full-time teller in 2000 and gradually expanded her role within member services. She credits her co-workers for the teamwork because it really is a team effort.

"Co-workers even helped raise money for me when I was on extended leave because my son was in the hospital for a lengthy period of time," Markcum says. "I couldn't do this job without the support of the staff here."

Markcum ruefully admits that as a teenager, she couldn't wait to leave the farm.

Now she finds joy in her faith in God and personal satisfaction in building fences, making hay, and caring for horses, dogs, chickens, and beef cattle on her

40-acre property. When she heard a beef cow bellowing in spring 2020, she followed the noise to meet the cow's newborn calf in the pasture.

She is proud to be part of a credit union that tends its relationships with members and employees as carefully as she cares for her animals.

"I think there's a link—nurturing cattle and nurturing homebuyers," Markcum says. "It's a different kind of life."



Karen Mathias

SOUTHWEST RESEARCH CENTER FCU ›
SAN ANTONIO, TX



When ‘member-centric’ is the ‘holy grail’

Karen Mathias sees every day as another opportunity to exceed expectations.

Mathias joined Southwest Research Center Federal Credit Union (SwRCFCU) as a part-time vocational office education student in 1984.

Alice G. Viera, who is now president of SwRCFCU, interviewed Mathias for the job and knows a good candidate when she sees one. When Viera asked the teenager to describe herself in one word, Mathias didn’t hesitate: “resourceful.”

Today, Mathias is the chief operating officer (COO) of the \$80 million asset credit union in San Antonio, and has held leadership positions in marketing, administrative services, and operations.

Established in 1956, SwRCFCU has weathered many storms, including the savings and loan crisis, Y2K, 9/11, bird flu, the Great Recession, and credit union corporate stabilization in 2009.

Each of these events was challenging but not nearly as frightening as the risks related to the coronavirus (COVID-19) pandemic. Mathias relishes tackling com-

plex challenges, and maintaining operations during the COVID-19 pandemic certainly requires her creativity and resourcefulness. Lobbies reopened in May 2020 with numerous safety protocols that align with local, state, and Centers for Disease Control and Prevention standards.

“We’re essential to our members’ lives,” she says. “Ensuring access, either in person or electronically, is critical.”

San Antonio’s “hypercompetitive” marketplace includes headquarters for some of the country’s largest credit unions as well as national banks. Mathias notes a small credit union must differentiate itself from others.

“Being member-centric is the holy grail, the gold standard, and the heart of all we do,” Mathias says. “We have to exceed our members’ expectations through solid service while encouraging, fostering, and growing the financial relationship. With so much competition, we want to be our members’ primary choice and we accomplish this by delivering personalized results as their trusted financial partner.”

Offering turnkey solutions for members, many of whom work in highly technical positions, is part of SwRCFCU’s foundation.

“Our members expect high-level delivery either through technology or in-person visits, and each encounter affords our team members the opportunity to exceed their expectations,” Mathias says.

Mathias relies on creativity—from herself and her team—to meet those needs.

“As a leader, regardless of the organizational size, you have the responsibility to imagine, be solution-oriented, and persevere,” Mathias says. “Whatever the operation encounters, always think outside the box, get creative, and, most certainly, be resourceful.”



Southwest Research Center Federal Credit Union provides essential services for members during the coronavirus (COVID-19) pandemic.

Brandi McKinney

ALABAMA CU › TUSCALOOSA, AL

A gift for mentorship

As vice president of human resources (HR) and compliance for \$988 million asset Alabama Credit Union (ACU) in Tuscaloosa, Brandi McKinney says one of the best parts of her job is mentoring others.

“The HR and compliance fields are diverse, both in terms of the people who enter the field and the types of industries in which we work,” McKinney says.

“Despite this, the core principles and functions of successful professionals are the same,” she says. “I love the opportunity to work with recent graduates from different industries as they grow into successful leaders.”

That willingness to lead and assist others in their professional career paths has made a difference.

“During her time at ACU, our staff more than doubled to nearly 300 employees,” says ACU President/CEO Steve Swofford. “This required a sophisticated HR response, which Brandi expertly delivered.”

That response included ACU establishing itself as the first credit union in Alabama to implement student loan repayment as a benefit to employment. She also helped launch an internship program that blends community involvement, project management, classroom learning, and work experience—which won an Excellence Award from the CUNA HR & Organizational Development Council in 2016.

Since launching the program in 2012, it has produced 73 interns and raised about \$35,000 in charitable funding.

McKinney gains some of this knowledge and insight through her willingness to network with peers. She serves as an officer or member in the Alabama Society of Human Resources Management (SHRM), League of Southeastern Credit Union’s Peer Councils Committee, University of Alabama HR Institute, the CUNA HR & Organizational Development Council, and Leadership Tuscaloosa.

Most recently, McKinney served as lead for ACU’s

Pandemic Response Team, which she calls “an amazing learning opportunity” despite the challenges.

“Never have we seen such a degree of daily landscape changes,” McKinney says. “We knew early on that we can make plans, but those plans may be broken. Working through the considerations we need to make, knowing they may not work out, is an excellent exercise that drives decision-making when we have to pivot by necessity. That ability to shake off the daily surprises and forge ahead makes me proud to serve as part of this extraordinary team.”



Kevin Mietlicki

ALTERNATIVES FCU > ITHACA, N.Y.

Loans that make a difference

Little did Kevin Mietlicki realize that when he took his first job in the credit union industry in 1991, it would lead to such a rewarding career.

“I wasn’t actually sure what a credit union was back then, two years out of college with my only financial industry experience being a savings and checking account at a local bank,” he admits. “I was hired as the accounting manager for Niagara County Federal Credit Union in Lockport, N.Y. As it turns out, that is one of the best decisions I have ever made.”

Mietlicki joined \$118 million asset Alternatives Federal Credit Union in Ithaca, N.Y., four years ago as chief financial officer.

“I thought I had learned everything about credit unions, but Alternatives takes it to another level,” he says. “Through its commitment to being a community development credit union, and their willingness to let the finance guy take some out-of-the-box training, I have been able to work with fantastic organizations like Opportunity Finance Network, Inclusiv, Appalachian Community Capital, and Empire State Development.”

Mietlicki is involved in all aspects of the credit union. He mentors new or struggling managers and “has played a vital role in our strategic planning and pushing us to do more in the community and take on more risk to serve marginalized members of our community,” says Reiley Schoen, Alternatives’ chief operating officer.

“Kevin also formed our business development team that brought together business lending, business account services, and business educational services to share information and create new ideas,” Schoen says.

He is especially proud of two new loan products—the TransAction loan, serving the LGBTQ+ community, and ReEntry loan, which helps previously incarcerated people rejoin their communities. During the pandemic, Mietlicki helped raise more than \$3.5 million in

emergency funds for local small businesses.

“Every day I come to work my goal is to help create a strong credit union that meets the needs of our members,” he says. “Some days it is by making the financial decision; other days it is assisting managers with solutions. Sometimes it is just by being a good co-worker and listening to someone share their story. I am honored to work with such devoted people whose mission is to build wealth and create economic opportunity for underserved people and communities.”



Angela Mitchell

MEMBERS EXCHANGE CU › RIDGELAND, MS

Be kind, understanding, helpful

When local credit unions rented the Jackson Zoo in Mississippi for a day-long event called “CU at the Zoo” a few years ago, Angela Mitchell, the zoo’s marketing director, was impressed.

“I discovered the credit union industry is full of amazing people,” she recalls.

A year later she became the assistant vice president of marketing for \$118 million asset Members Exchange Credit Union (MECU) in Ridgeland in February 2016.

Now vice president, Mitchell has organized a number of other collaborations to benefit credit union communities, including CU4Kids St. Paddy’s 5K, CU Kid Zone, and the Jackson Public Schools (JPS) Food Initiative.

Some highlights from these marketing efforts include:

› **Increasing** attendance at CU at the Zoo from 1,500 to 4,500 guests within three years.

› **Collaboratively** raising over \$100,000 in sponsorships for CU at the Zoo while providing an additional \$18,000 in event revenue within four years.

› **Raising** \$15,000 for Jackson Public Schools Food Initiative, which provided 3,311 hot meals to JPS students and families during the coronavirus (COVID-19) pandemic.

Mitchell is also a member of the inaugural Leaders Engaging in Action & Development (LEAD) Class of 2019, a leadership development program for young credit union professionals. Supported by the Mississippi Credit Union Association, the group consisted of 14 young professionals representing nine credit unions across the state.

“I’ve always seen the value in working together as credit unions, and this is one of my favorite parts of the credit union mission,” says Mitchell. “We work together instead of against each other because our mission is bigger than profits, it’s about people.”

Her main goal when she comes to work is to be kind,



and helpful to her co-workers, members, and prospective members. “If my attitude and character portray these three principles, I can accomplish anything,” she says.

Kathryne Lewis, Children’s Miracle Network specialist at Children’s of Mississippi, agrees.

“Angela is one of the most kind-hearted, thorough, and dedicated people I’ve ever worked with,” she says. “She has a servant’s heart, and when she sets her mind to something, she gives it 110%.”

Mitchell has learned people can accomplish more when they work together rather than apart.

“If you can find a way to work together and motivate each other to do better for the overall success of the credit union and the credit union industry as a whole, then everyone wins,” she says.



Amber Mooney

TRUENERGY FCU > SPRINGFIELD, VA

Rolling with the changes

Amber Mooney is all about change, both personal and professional.

During a rebranding campaign from Washington Gas Light Federal Credit Union to TruEnergy Federal Credit Union, she was adamant about changing the brand to encompass those the credit union serves.

“It was a long process that entailed looking at 400 possible new names and logos before we found one that resonated with our membership,” says Mooney, manager of member experience at the \$130 million asset credit union.

The rebranding to TruEnergy made a strong impression on her, as did her attendance at an accelerated career advancement seminar. “They inspired me ‘to bring my whole self to work,’ and to say yes to every opportunity that comes my way no matter how far out of my comfort zone it is.”

Motivated to do more, Mooney enrolled in college while simultaneously pursuing her Credit Union Business Development Professional designation.

With new-found inspiration, she developed a system to find process improvements in TruEnergy’s member experience. Part of seeing the credit union through members’ eyes, Mooney says, is remembering “we

need to be honest with ourselves about what our members truly experience. We forget that our internal experience—friendly and happy to do favors for one another—is not what members will experience unless we make it so.”

One example of Mooney’s ingenuity is “CU@Lunch,” where members attend presentations on important financial topics, such as first-time homebuying. Her pulse on members’ needs creates these unique opportunities for both the credit union and members.

She also volunteers and organizes regular “reality fairs,” classes designed to teach critical financial skills to students. Each student receives a theoretical credit rating, income, and bills to pay.

“Some of them are surprised at what they’ll be expected to do as young adults,” Mooney says.

Another new way Mooney has expanded her comfort zone: She became captain of the Solar Sirens, a team from the Northern Virginia Roller Derby League. It’s a roughhouse sport she jumped into when she lived with her Army husband in an isolated part of California.

“I wanted the same feeling I got by being part of my credit union team in a sport, and I found it in roller derby.”

Melanie Murphy

ILLINOIS CU FOUNDATION > NAPERVILLE, IL

Developing generations of leadership

Reading Melanie Murphy's resume is like encountering a seasoned Army veteran adorned with row upon row of bars and medals.

There doesn't seem to be any aspect of the credit union movement she hasn't been involved in.

Murphy got into the industry when she answered a newspaper ad. "I had no idea what a credit union was. All I knew was that I wanted to get into fundraising, and the job being advertised seemed to offer an opportunity to do that."

She has never looked back: She's now spent 30 years with credit unions, including as executive director of the Illinois Credit Union Foundation.

Her first big project for the foundation was implementing Teddy Bears for Kids, where Illinois state troopers were given small teddy bears to place in their patrol cars to soothe children who had just suffered a traumatic event.



Six years ago, she revived the Young Professionals Program she had started some years before. "At stake was that C-level credit union leaders were nearing retirement age, which generated two major concerns: finding qualified successors and stopping young workers from leaving the industry for lack of opportunities."

'I SEE HOW DETERMINED THEY ARE TO HELP THEIR MEMBERS WITHOUT COMPLAINT OR THOUGHT OF REWARD.'

She notes that the Illinois Credit Union League is dominated by small credit unions. "Eighty percent of our members have assets under \$100 million, and a majority of those are under \$20 million.

"I see how determined they are to help their members without complaint or thought of reward. That's how these small credit unions deal with their members," Murphy says. "Some are so small they can't make major loans but will lend \$300 here or \$500 there to help members get through a financial crisis. They do this while trying to stand toe-to-toe against far larger banking industry rivals. For me, they are the Little Engine That Could."

Coronavirus (COVID-19) made the Illinois Credit Union Foundation reallocate its resources. "That included pulling money out of our reserves—something we had never done," she says.

"It was gratifying when some larger credit unions responded to our efforts by contributing \$83,000 to the pandemic fund which focused on the health and safety of recipients' staffs—medical supplies, extra sanitation aids, PPE," Murphy says.

In 2019, she launched the Illinois Sister Society, an affiliate of the World Council of Credit Union's Global Women's Leadership Network. "Each chapter decides its own area of concentration. For us it's advancing women into leadership positions across the credit union industry."

The source of her incredible energy? "It's easy when you are doing something you love."

Taylor Murray

SUNSTATE FCU › GAINESVILLE, FL

Prioritize opportunities

From the beginning, Taylor Murray knew he had found something special and more enduring.

When he accepted an internship with Baxter Credit Union nearly 20 years ago, Murray figured he'd work for one summer and head off to college with some experience under his belt and new entries for his resume.

"I learned so much about my own personal finance, and I knew there was so much more for me to learn on the job," says Murray, who recently joined \$556 million asset SunState Eederal Credit Union, Gainesville, Fla., as vice president of member experience. "I fell in love with it early."

Murray has learned his lessons well. One area where he's achieved success is branch turnarounds. "It's helpful for me to begin looking into three primary areas to turn around a branch" he says. "There are opportunities with assessing impact and effort with changes in either products, process, or people. Whether I go into a new or an existing branch, I'm able to quickly prioritize opportunities by focusing on these three areas and building out a road map."

While at Baxter, Murray developed an outbound



Taylor Murray (center) takes part in the annual Polar Plunge to support Minnesota Special Olympics.



marketing program, uncomfortable territory for most credit unions. The initiative was first built around the credit union's indirect lending program. Murray embraced it.

"A member wants to know what's in it for them, so every initial contact should focus on the member and not the needs of the credit union. It needs to start with a service-based approach," he says.

"New members don't know the products and services we offer. When a new member learns how we could save them money, it was common to hear, 'Why didn't I do this earlier?' We crushed our goals because we were helping people, and having a fun time doing it."

Always hungry for an opportunity to learn, Murray took part in the Filene Research Institute's i³ program, which helped him understand the "sheer power of collaboration," he says.

"It focuses on the problems our industry faces today and working with other incredible credit union professionals to create solutions," he says. "You break stuff that isn't broken, and fix them to be even better."

Murray also is taking leadership classes with aspirations to become a CEO one day.

As a leader, Murray says he "develops his team while being fair, consistent, and honest." At this stage of his career, he's grateful to be able to tap into his variety of experience and connections that began with that internship 20 years ago.

As for his new career move to SunState Federal, "it's an incredible opportunity," Murray says. "President/CEO Tom Barnard's vision and enthusiasm really captivated me. I'm looking forward to being part of a whole team of rock stars who are eager to make an impact in the community."

Get to know our Rock Stars

'I was lucky she gave me the best elevator speech about the **credit union difference.**'

BEN BAUER

'It **unlocked** the credit union **movement** for me.'

GENNIFER GARNER

'We have a **strong culture** of giving back to the **community.**'

SHAWN HAUSER

'I fell in **love** with it **early.**'

TAYLOR MURRAY

'You encourage each other and **work together** so you don't let it **fall apart.**'

JOE GIMBLE

'If you pair **financial coaching** and the right products, you **empower people** to take control of their present financial situation.'

JAMES HUNTER

'Never have we seen such a degree of daily **landscape changes.**'

BRANDI MCKINNEY

'Sometimes it is just by being a **good co-worker** and listening to someone share **their story.**'

KEVIN MIETLICKI

'We need to be **honest** with ourselves about what our **members** truly experience.'

AMBER MOONEY

'I **love** that in my job I'm trusted and my leaders **empower me to grow.**'

ANNA WALLACE

Jennifer Naeve

ASCENTRA CU > BETTENDORF, IA

Listen, care, do what's right

Eight years ago, Ascentra Credit Union in Bettendorf, Iowa, wanted to bring an outside perspective to the marketing department for fresh and new ideas.

Jennifer Naeve, an experienced marketer, eagerly responded.

"I already knew of Ascentra and its good reputation," says Naeve, now senior vice president and chief marketing officer at the \$487 million asset credit union. "I loved credit union philosophy and was already a member. I also knew some of the staff, so the position was attractive."

Although Naeve quickly realized the credit union



'I WANTED MEMBERS AND OUR COMMUNITY TO KNOW AND SEE WE'RE GOOD STEWARDS OF THEIR MONEY.'

had many "beautiful stories," a strong history, and a unique culture, she knew it was not effectively telling its whole story.

"We were not comprehensively sharing our unique company culture with members," Naeve says. "I wanted them and our community to know and see we're good stewards of their money and are dedicated to making an impact in meaningful ways."

In response, Naeve developed a team and a plan to expand the credit union's marketing efforts through additional avenues, including the increased use of social media. Through this approach, Naeve reached new markets, including multiple generations and locations in her targeted communities.

Along with leading this strategy, Naeve oversees the marketing, employee training, and business development teams.

Although she's had many successes in her tenure, Naeve is especially proud of creating a culture committee whose mission is to inspire a fun and engaging work environment for staff. She sums up the culture as "listening, caring, and doing what's right."

"This statement empowers our employees to listen to our members and partners, understand their needs, and determine solutions that fit the needs of both the member and credit union," she says, "It's what sets us apart from other financial institutions."

Ascentra President/CEO Dale Owen lauds Naeve's attention to detail and passion for helping others. "She embodies our focus of listening, caring, and doing what's right. Her ability to instill these values into our culture is a direct reflection of our past success."

Naeve's strategy for success: "Don't settle for average. Be super proud of what you've done and never settle for less."

Margaret Palmer

OAS FCU › WASHINGTON, D.C.

Supercharging the board

Recruiting volunteers can be a tough sell, but not for Margaret Palmer.

As chair of the nominating committee for \$237 million asset OAS Federal Credit Union in Washington, D.C., and a volunteer herself, Palmer has revolutionized the volunteer experience for the global credit union that formed in 1962 to serve employees of the Organization of American States.

Every year, nearly 60 volunteers from 22 countries serve on various committees to provide the credit union with knowledge and expertise on areas such as regulatory compliance, public relations, human capital management, technology, finance and investments, and business development.

And with Palmer and her committee spreading passion for supporting the credit union, the credit union recently increased the size of each committee from five to seven members. Some committees even have a volunteer waitlist.

Palmer says the secret to engaging volunteers is providing an opportunity to make a real impact on the credit union's operations.

"Volunteers are greatly encouraged and enjoy a sense of satisfaction when their input—whether in the form of ideas, suggestions, recommendations, or a specialized skill—become a reality in the actions and decisions taken by the credit union," Palmer says.

Since getting involved in the credit union as a volunteer in 2014, Palmer has led many special projects to support the success of the credit union by improving the volunteer program. She challenged the nominating committee to commit to finding two additional candidates to run for vacant board member seats to make sure there is never a shortage of diverse and qualified candidates for the board and credit committee.

"One of our achievements has been the ability to attract and retain young volunteers—a current challenge within the credit union movement—who can provide the credit union with value-added perspectives for the future," Palmer says.

She also helped in making recommendations to the Volunteer Leadership Program, an education program

that helps members of committees and the board develop personal and professional abilities, serve in their roles more capably, and become volunteer leaders.

In the rigorous program, participants attend workshops, seminars, and discussions over a period of 16 months to two years. It's now a highly sought-after opportunity for development among OAS volunteers.

"The Volunteer Leadership Program can be viewed as a tool that embraces innovation, change, risk-taking, and open sharing of ideas and opinions and where interactive approaches are strengthened," Palmer says.



Amber Rahn

BLUE FCU > CHEYENNE, WY

Keeping the COVID-19 blues away

At first glance, a doctorate in social psychology of sport and physical activity might not seem relevant to a career in employee engagement.

But Amber Rahn says she uses her degree every day as the culture and organizational development manager for \$1.3 billion asset Blue Federal Credit Union in Cheyenne, Wyo.

Since the beginning of the coronavirus (COVID-19) pandemic, Rahn's talent for energizing and engaging employees has been put to the test with many employees switching to remote work.

Rahn, who also was short-staffed because of a team

member's recent promotion, rose to the occasion and organized virtual events and challenges to keep up a sense of camaraderie.

One event was a series of weekly musical interludes featuring talented employees.

"For a brief period during the chaotic workday, our employees unplugged for 15 minutes and got to tune into some truly awe-inspiring performances," Rahn says. "It definitely built a sense of connection on our team, and it felt good to see the employees feeling good."

Rahn works hard to motivate Blue Federal staff to build healthy habits. She has organized an annual walking challenge for many years.

This year, she raised the stakes to encourage staff to move while working from home. She challenged another credit union to compete in the challenge.

When Blue Federal won, the CEO of the losing credit union had to carry a life-sized cutout of Blue Federal's CEO with him all day.

Rahn has also worked to help Blue Federal employees gain financial freedom. Since she introduced the SmartDollar financial training program in 2017, employees have eliminated more than \$750,000 in debt and saved another \$250,000.

"SmartDollar has been an incredibly liberating program for our employees," Rahn says. "It's been wonderful to watch the financial confidence of our employees soar after involvement in this program."

Her colleagues say Rahn has a genuine heart for helping others and making them feel seen.

Even while juggling the stress of homeschooling her children during the pandemic, she has found ways to affirm other parents on the staff who have felt overwhelmed.

"Anytime she is presented with a challenge, she looks for ways to overcome the challenge and make sure employees receive the best of the best," says Chief Human Resources Officer Stacy Maatman.

To keep up her own spirits during quarantine, Rahn spends time hiking, horseback riding, and cuddling Clip Clop, her snuggly donkey.



Andrea Rose

ALCOA COMMUNITY FCU › BENTON, AR

People person

Andrea Rose was a military kid who grew up in Virginia Beach, Va., where her father was stationed during his service in the U.S. Navy.

“I loved watching the sunrise and plunging into the waves, and I later learned to surf,” says Rose, member service representative and human resources generalist at \$46 million asset Alcoa Community Federal Credit Union in Benton, Ark.

One of her fondest memories is watching the dolphins swim. “It inspired my first tattoo.”

‘YOUR APPROACH SHOULD ALWAYS BE IN THE FORM OF A CASUAL CONVERSATION, NOT A SALES PITCH.’

Rose’s good memory extends to quickly remembering names and faces, a knack that serves her well whenever an Alcoa Community Federal member enters the branch. It’s these relationships she cherishes most in her position.

“It’s amazing to see peoples’ lives evolve and to be a part of so many big moments that financial institutions handle,” she says.

Because she’s naturally gregarious, Rose is not shy about reaching out to new people.

“I remember standing in a restaurant line and striking up a conversation with the woman in front of me. That was the beginning of a friendship that has lasted over six years and made us best friends,” she says.

After graduating with degrees in business management and human resources (HR), Rose dove into the credit union’s HR function and found that too many providers had a hand in that area.

She searched for a reliable single-source provider of HR services, and the results were astonishing: a 65% reduction in HR costs “plus a far more user-friendly system that Alcoa employees could easily access,” Rose says.

When she trains new member service representatives, Rose emphasizes two things: “First, you have

two ears and one mouth, which means you should do twice as much listening as you do talking. Your approach should always be in the form of a casual conversation, not a sales pitch.

“Second, buy into the Alcoa philosophy: We are member-owned and member-focused. Our members are the most important people in our lives as long as we work here—they’re the reason why we’re here.”

Rose is an avid do-it-yourselfer who loves to watch YouTube DIY videos. They have come in handy since she and her husband and two sons moved into their Benton, Ark., house in 2017 and are steadily making it their own.

“Wherever I look around the house I ask myself, ‘What can I do to improve it?’ Then it’s on to YouTube to see how it’s done.”

She sums up her life this way: “I genuinely want to be a good person, and if there is one thing I do every day, I try.”



Anna Wallace

PELICAN STATE CU › BATON ROUGE, LA.

Proposal for success

When Anna Wallace sees something that could be done better or more efficiently, she immediately forms a plan to improve it.

When she arrived at \$420 million asset Pelican State Credit Union in Baton Rouge, La., she noticed the marketing department was not using project management software. She had been introduced to Wrike, a project management software tool, in her first job out of college, and she saw firsthand how it helped organizations keep track of tasks.

She had only been at the credit union for three months when she put together a proposal explaining how Wrike could help the team become more efficient.

Her supervisors were impressed by the unexpected proposal. With Wallace leading the implementation of the new tool, her team embraced it quickly.

“The impact is immeasurable,” Wallace says. “It makes us a lot more efficient, and it’s helped us with



transparency and accountability. If we had to go back to emails and spreadsheets, I would lose it.”

Wallace entered the credit union movement as a Wrike enthusiast, but she quickly became a huge fan of the movement as well. Before she applied for the marketing specialist job at Pelican State, her husband got a business loan from the credit union for a new lawnmower after getting multiple rejections from other lenders.

“When I saw the job posting, I knew that’s where I wanted to be,” Wallace says. “We’re able to help so many people who would get turned down otherwise.”

In 2019, Wallace spoke at the Wrike user conference to share how the tool had improved Pelican State’s processes.

“Her advice was so well-received, it drove a lot of the attendees to ask more about the credit union movement,” says Pelican State Marketing Supervisor Frank Kerner.

Wallace says she’s most proud of stepping outside her comfort zone to propose a different creative direction for a holiday loan promotion. The concept she suggested ended up driving one of Pelican State’s most successful unsecured loan promotions.

“I love that in my job I’m trusted and my leaders empower me to grow personally and in my career,” Wallace says. “It’s because of them that I feel so comfortable suggesting changes to our workflow and improvements to the member experience.”



Anna Wallace and a co-worker serve up good food and financial education for members.

Lorrell Walter

WESTERN VISTA CU > CHEYENNE, WY

An idea machine

If Lorrell Walter tells the CEO of Western Vista Credit Union, "I have an idea," she means business.

As the senior vice president of marketing and member experience at the \$190 million asset credit union in Cheyenne, Wyo., Walter is always dreaming up creative ways to market and put a smile on someone's face at the same time.

Earlier this spring, Walter had one of her big ideas. She thought about the 900 high school seniors who were going to graduate in Cheyenne without a normal ceremony because of the coronavirus (COVID-19)

pandemic.

Inspired by a story she had seen about a small town's approach to honoring its graduates, Walter wanted to hang a banner for each Cheyenne-area high school graduate on light poles throughout the city.

CEO Steven Leafgreen loved the idea, and the Signs for Seniors project was born 30 days before graduation.

Walter immediately reached out to partners in the local school district, the downtown development group, and the utility that owns the light poles. They all jumped on board immediately.

Just in time for graduation, the project was complete. Families rushed around town taking pictures of their students in front of their banners, some in caps and gowns, others in letterman jackets.

The project cost Western Vista about \$25,000, but Walter says it made such an impact that she hopes to continue the effort in the future.

"It was a lot of people working together to make something happen," Walter says. "It's been really cool."

For Walter, finding ways to combine community projects with marketing opportunities comes naturally. She spends hundreds of hours of her time volunteering in the community, serving on the board of the Air Force Association, as a Girl Scout leader, and on the steering committee of the Military Affairs Committee of the local chamber of commerce, among other pursuits.

Under her leadership, Western Vista started tracking all employees' volunteer hours. Following in Walter's footsteps, employees logged 4,731 hours of service last year.

"You can always talk about how much money you donated, but unless you're putting the time behind it, it doesn't feel as genuine," Walter says.

Walter loves that working at a credit union enables her to swiftly execute on almost all her ideas.

"Our staff is small, but we've been able to implement ideas that are outside the box," she says.





Zach Winegar

AMERICA FIRST CU › OGDEN, UT



Zach Winegar (left) displays mad pumpkin carving skills.

In-house talent

Zach Winegar started his career as a graphic designer, working in design, film production, branding, and marketing strategy.

In 2009 he co-founded a full-service advertising agency called Mighty Clever. One of its first clients was \$12 billion asset America First Credit Union in Ogden, Utah.

Impressed by his work, ranging from advertising campaigns to internal films and communications, the credit union's chief strategic engagement officer, Tammy Gallegos, offered Winegar a full-time position in 2014. Today he is vice president of marketing and member engagement.

"It was a difficult decision to leave my agency, but it felt like the right move to make," says Winegar. "I could see a tremendous opportunity for my own professional and personal growth, and to make an impact on America First's brand and marketing efforts."

Winegar transformed the marketing department into a strategic in-house advertising and marketing agency. It handles all marketing and brand development through strategic planning and analysis, creative production, targeted deployment, and member and community engagement.

"This allows us to be in complete control of our brand, to be more nimble when adapting to changing

market conditions, and to execute a greater volume of work and content for less cost to the credit union," he says.

Winegar may also be the only person from the credit union movement known for his spectacular pumpkin-sculpting skills. Every fall he carves or sculpts the largest pumpkin grown in the state (in 2017 it weighed 1,974 pounds). This has become a popular and fun tradition for Winegar, the credit union, and the community.

"Zach always sees amazing possibilities in new ideas, technologies, and people," Gallegos says. "Because of this, he has taken our marketing efforts to places we didn't even know they could go. He always has an innate feel for what's ahead—for the digital and social media spaces that fill the horizon, and how we can harmonize them with our traditional channels and collective talents."

Winegar is always looking to the future. "I am excited for many of our 'digital-first' initiatives that will make our products and services easier to access and simpler to use," he says. "Another top priority is engaging our members and community in more meaningful and relevant ways."

"I look forward to challenges we can't even imagine yet, and to the ways our remarkable staff will come together, innovate, and find the right solutions."

Brett Wooden

PROVIDENCE FCU › MILWAUKIE, OR

Ahead of the game

Brett Wooden sees possibilities in places few others look. Inspired by his daughter's video gaming, he got the idea to turn games to credit unions' advantage.

"I'm big on parallel marketplaces—areas where credit unions traditionally don't see themselves having a presence," says Wooden, chief operations officer at \$141 million asset Providence Federal Credit Union in Milwaukie, Ore.

Consider, for example, the gaming market. "If you look at Sims, Roblox, Minecraft, or Fortnite, there's never a bank or credit union in the background," he says. "So why not have a financial education component in games that can teach users how to use credit union services and resources?"

"I can see us going to Apple and Google and partnering with them: 'We'll sell your smartphones in our branches with our financial education games and apps loaded on them,'" Wooden says.

He believes having a start-up mindset helps credit unions maneuver more swiftly and decisively than those in a "maintain" mindset. Five years ago, for example, Providence Federal had three locations, no call center, and limited online banking services.

In response, Wooden started looking at member use patterns and found the best solution would be to create a call center using every available medium: phone, chatbots, video, and online services.

"Our transformation did not go unnoticed," he says. "A \$1 billion credit union later approached us to see how we did it."

He cites that as a typical example of how credit unions collaborate to learn about each other's best practices.

Wooden's tech savvy has allowed Providence Federal to compete with large banks. "One advantage we have regarding using new technology is that we have a start-up mindset. There's no going through endless meetings or having to generate elaborate business plans. That means we can start something quickly—and yes, also fail quickly sometimes—which means we

are free to move on to the next experiment. We like to look at ourselves as a startup business."

He vouches for Google Analytics as an effective business tool. "It's an amazing, underestimated business tool. It allows us to stay on top of member demands, such as monitoring the top page visit categories among members."

Wooden is glad for the credit union's technology focus in the face of the pandemic.

"Online and mobile are where almost everybody goes now to conduct financial activities," he says. "Over the years we have anticipated and prepared for this heavy increase in online and mobile use, so it's nice to have been ahead of the game."



Get to know our Rock Stars

'We decided that we were going to help as many people as we could.'

TILLERY DURBIN

'I don't ever let something go until I'm completely done with it.'

NICOLE ARNESON

'If you can't have fun at work and you are going to be absolutely serious all the time, then you can't work in the IS team.'

MANISH KOTHARI

'I've always seen the value in working together as credit unions.'

ANGELA MITCHELL

'Complacency will be the stake in the heart for this industry.'

PAM BROWN-GRAFF

'One of our achievements has been the ability to attract and retain young volunteers.'

MARGARET PALMER

'Over the years we have anticipated and prepared for this heavy increase in online and mobile use.'

BRETT WOODEN

'Nothing can be achieved for our members or communities without our team.'

KIM HOWES

'Volunteering is a way to drive the movement forward.'

TERRY DAVIDSON



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