

Credit Union

FALL 2021

MAGAZINE



Wilson Wizalamu
Cent-Cent Savings
& Credit Cooperative
Society



fiserv.

9TH ANNUAL

ROCK STARS

INNOVATORS
IN ACTION

**31 who
get it done**



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Arnessa Belin

Jan Page

Linda Bernstein

Kelley Porter

Eric Bruen

Rachel Pross

Kramer Chan

Randy Puff

Kathleen Clark

Steve Schmitz

Ed Cody

Karen Simmons

Sue Cuevas

Michele Smith

Beth Eller

Tansley Stearns

Molly Falconer

Randy Stolp

Amanda Farnham

Sheri Szemplinski

Julie Gamblin

Jill Thomas-Aviles

Gary Hull

Wilson Wizalamu

Lisa Lehman

Kara Yaquinta

Anna Lisby

Chantal Zarbaugh

David Murphy

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A world of Rock Stars

Despite their diverse backgrounds, Credit Union Rock Stars share a dedication to members.

When Wilson Wizalamu couldn't find a credit union to join, he started one. Wizalamu is "head of secretariat" (aka CEO) for Cent-Cent Savings & Credit Cooperative Society (SACCO) in Harare, Zimbabwe, an unpaid post through which he strives to reach the financially excluded.

That's an immense group in Zimbabwe, where 80% of the population is unbanked.

The past 20 years have been difficult for many Zimbabweans, who have struggled with hyperinflation, high unemployment, food shortages, and other challenges in addition to the pandemic.

Wizalamu's interest in SACCOs (the Southern African nation's term for credit unions) began as he pursued an MBA at Zimbabwe Open University and completed a dissertation about unbanked people. Banks, he found, focused

solely on high net-worth individuals, leaving a huge gap for most of his compatriots.

His answer was to bring together 12 like-minded colleagues to form Cent-Cent Savings & Credit Cooperative ("Self-responsible' financial security," p. 40).

While it's a privilege to have an international Rock Star in our midst (and on our cover), there's no shortage of Credit Union Rock Stars on the home front.

Our ninth annual Credit Union Rock Stars campaign, sponsored by Fiserv, features 31 motivated, talented, and creative credit union leaders in every discipline from marketing to finance to information technology to community development.

You'll read about an "intentional disruptor" who fosters constructive change inside and outside her credit union, turnaround special-

ists who brought their institutions back from the brink of failure, a former banking executive who now serves migrant workers, a risk professional who finds energy in nature—and many more.

Despite their diverse backgrounds and strengths, these Rock Stars find common ground through their dedication to members.

While Wizalamu lives on a separate continent and faces unique challenges, his sentiment rings true for all: "My hope is to see the credit union/SACCO movement become the key enabler of all the aspirations of Zimbabwe."

Spoken like a true Rock Star.



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Michelle ARCHIBALD

COMMUNITY FIRST FEDERAL CREDIT UNION › LAKEVIEW, MI

'Community First' in every way

Michelle Archibald loves to move her credit union forward.

Michelle Archibald has worked at Community First Federal Credit Union for half her life. As a part-time teller, she didn't expect to pursue a career in finance.

Archibald stepped away from the credit union for a few weeks to attend Central Michigan University, but the credit union's community focus soon drew her back.

Not long after returning, Archibald advanced from part-time teller to head teller, and then to branch manager, helping open two new locations.

Now she serves as the chief financial officer (CFO) for the Lakeview, Mich., credit union.

"She has an amazing drive to move our credit union forward," says CEO Timothy Rasmussen.

In each position, Archibald has shown dedication and drive to uphold her credit union's ideal of "community first," starting from within the institution.

Her leadership style has always been one that adapts to meet the diverse needs of her staff, blending their varying styles and uniting the team toward a common goal.

"The ability to internally develop employees has provided me with a very rewarding career," Archibald says. "I like coming to work every day."

Under her direction as CFO, Community First Federal has grown from \$59 million in assets in 2018 to \$93 million today. Archibald credits this growth to the institution's commitment to the community.

"Anything we set out to do, we evaluate if it's a win for our membership, our staff, and the credit union overall," she says. "If it's not a win for everyone, then we need to look at other alternatives."

This level of treatment for Community First Federal's members required extra creativity during the pandemic.

One of the biggest challenges the credit union faced was helping a membership, which preferred in-person banking, learn to address its financial needs safely. This included providing education about online banking, switching to electronic loan signatures, and even demonstrating how to use the outside lane of the drive-thru.

Despite the challenges, it's all worth it for Archibald. She has always loved working with her community and her career with Community First Federal enables her to do just that. As she prepares to become the credit union's next CEO, she keeps her focus and commitment clear.

"Credit unions look out for their membership and their employees," Archibald says. "That's really what keeps me here."

Arnessa BELIN

BECU › TUKWILA, WA

'An intentional disruptor for good'

Arnessa Belin advocates for positive change at BECU.

BECU Senior Program Manager Deborah Donnelly describes Arnessa Belin as “an intentional disruptor for good, who sees the world through the eyes of what is possible through credit unions and communities.”

Belin, a call center supervisor at \$28 billion asset BECU, Tukwila, Wash., has found that a career in cooperative financial services allows her to express herself while creating change within her workplace and community.

“I’m not against tradition, but I like thinking about doing things a little differently, especially when it comes to being a young professional in the credit union space,” Belin says. “Credit unions, traditionally, can be a bit conservative. And that’s for good meaning and for good reason, but it’s always important to consider how can we make changes to have a greater impact on our communities.”

Belin helped form BECU’s Black Alliance Cooperative Employee Resource Group (ERG), for which she serves as lead chair. She’s also a member of the credit union’s Young Professional ECG and was a CUNA Governmental Affairs Conference Crasher in 2021.

As part of her ECG work, she focuses on employees’ mental health. “Mental health is seamless when we think about diversity, equity, and inclusion,” Belin says. “We have to think about diversity of mind and include all those who may think differently and process how they think and feel. To me it’s about allowing people to be free in how they express themselves.”

Belin also is an advocate of mindfulness and its positive effect on the workplace. She’s even part of a BECU mindfulness group that meets weekly.

“Mindfulness is the practice of allowing yourself to be fully in the present and acknowledging your feelings for what they are,” she says. “It’s a space of psychological safety, and it creates a sense of understanding and acceptance of each other.”

Those positive mental health tools have helped

Belin in her job, where she faces challenges to keep staff motivated in a high-pressure, high-volume atmosphere.

“A call center job is call after call, day after day, with stats and metrics,” she explains. “It can become very routine. But if you push through the routine, you understand that you’re the face of BECU.”

“That image should bring you pride and dignity,” Belin continues. “Suddenly, your five-minute call is part of a great member experience. We all serve a greater purpose.”



Linda BERNSTEIN

SECU › LINTHICUM, MD

Engaging with happiness, passion

Linda Bernstein uses social media to lift her community's spirits.

As the social media manager for SECU in Linthicum, Md., Linda Bernstein prides herself on solving problems for people and striving to respond to questions within five minutes.

“If our members have gotten to the point of going to

social media and they're upset, things need to happen quickly,” she says.

It's that empathy and passion that have driven Bernstein to innovate and grow the social media presence of the \$4.4 billion asset credit union by 117% in the past year.

When Bernstein joined SECU a little more than two years ago, one of her goals was to earn the credit union a spot on The Financial Brand's “Top 100 Credit Unions Using Social Media” list. SECU made the list in 2021.

When word got out that Bernstein knew how to create professional videos, SECU immediately encouraged her to use those skills. Since then, she has created more than 50 videos.

When members experienced long wait times on the phone during the coronavirus pandemic, she developed a series of videos to help them access financial services on SECU's website.

She also created videos to raise employee morale and provide in-house training.

During the pandemic, Bernstein noticed a need for social media content that could lift members' spirits.

“I worked on making our pages a place that could bring happiness to people,” Bernstein says.

She also implemented a giveaway campaign that ran for two months. The contests and prizes—and the positive energy they generated—kept members engaged with the credit union's online channels and provided a venue for updates on the coronavirus and other news.

To keep a steady flow of new and inspiring content, Bernstein asked members to nominate outstanding first responders and teachers, who were featured weekly and awarded with gifts of appreciation.

Bernstein played a central role in bringing to fruition SECU's first-ever Virtual End of Year Concert.

She emceed the livestream featuring a local '80s cover band, which lifted the spirits of members and employees at a time when it was sorely needed.



Eric BRUEN

DESERT VALLEYS FEDERAL CREDIT UNION ›
RIDGECREST, CA

Perilous path leads to 'best opportunity'

Eric Bruen harnesses the power of the credit union model.

At age 27, Eric Bruen arrived at a crossroads in his career: take a promising executive position at a large, stable credit union or follow a more perilous path by becoming CEO at a small institution on the brink of failure.

He chose the latter, and on his first day in 2004 signed a contract to buy the building that still houses Desert Valleys Federal Credit Union in Ridgecrest, Calif.

"It was the best opportunity I could have asked for," says Bruen, president/CEO of the \$60 million asset credit union. "There was no downside. I couldn't screw it up any more than it already was. But it turned into home."

Bruen explains "bad players and poor decisions" had drained the institution's capital, requiring years of rebuilding. The key to recovery was harnessing the power of the credit union model.

"Our job is to serve members and to make their lives better," he says. "We encourage our staff to get involved in the community, and their passion is ignited."

"When I give [credit union] people advice on net worth, I say, 'don't be so focused on the number that you forget your mission.'"

Desert Valleys Federal came out from under Prompt Corrective Action on June 30, 2019. Four days later, the city of Ridgecrest was the epicenter of back-to-back 6.4 and 7.1 magnitude earthquakes.

“You could see an **ENTIRE TOWN** swallowed by a single event if you don't have **ADVOCACY RESOURCES.**”



Bruen's response: "This is just another challenge we have to face."

But the experience did create an epiphany: the need for active advocacy.

"Advocacy can change lives," he says. "We're a military town, and 83% of our residents are employed through the China Lake Naval Station, which was significantly damaged by the earthquakes. Our elected officials worked with our representatives, senators—everyone in our advocacy channels—to secure base reconstruction financing. You could see an entire town swallowed by a single event if you don't have advocacy resources."

Ultimately, this realization drove Bruen to run for public office. He's now mayor of Ridgecrest.

This move did take some negotiating on the home-front, however. Bruen's reluctant wife agreed to his mayoral candidacy if she could home-school their children during the pandemic—and fill the freezer with a butchered bovine.

"The mayorship cost me half a cow," he says. "I love my community, and I love stirring the pot, asking questions, and making changes."

Bruen also is passionate about his credit union role. "I'm building a team who's engaging members and changing our community. I have a great crew and a great father [longtime credit union CEO Chuck Bruen] who taught me a lot. I am blessed with interesting opportunities and enjoy serving my community. I get to do that twice as much now."

Kramer CHAN

KAIPERM CREDIT UNION › WALNUT CREEK, CA

The future is here

Kramer Chan brought Kaiper Credit Union into the 21st century.

Not long ago you would have needed a pen and paper to apply for a loan or membership at Kaiper Credit Union. But Kramer Chan, senior vice president and chief financial officer, brought the Walnut Creek, Calif., credit union into the 21st century via technology.

Chan has led digital transformation efforts to better serve Kaiper's members. He launched a mobile banking app and installed the credit union's first ATM.

He also added a digital loan origination system and introduced a data analytics tool to gain a better sense of members' needs.

Chan's embrace of technological innovation has been the engine driving the credit union's increase in assets from \$72 million to \$89 million in the past 12 months.

Because of Chan's efforts, Kaiper could provide a full array of services virtually to members throughout the pandemic.

"I strongly believe in being a human-centric organization and putting our members first," Chan says. "And technology is often part of the solution in solving our members' friction."

He has been essential in developing Kaiper's



Thrive Rewards Checking program and participating in the National Save to Win certificate account with monthly prize drawings. He is working to add child and youth accounts to the credit union's menu of products and services.

Chan also has a creative flair. He created Kaiper's new logo, redesigned its website, and assisted in the development of its new branch and administrative offices. He supported digitalization of the credit union's marketing efforts by introducing automated marketing emails to grow loans and deposits.

Chan also updated Kaiper's listing on Google to make sure it always appeared first in search results.

Chan is literally the future of Kaiper. After 10 years at the credit union, he is in line to become the next CEO, following the planned retirement of current CEO Karen Introcaso.

Chan "thrives with innovation and ease of delivery for members and staff," Introcaso says. "He has truly made a difference for Kaiper Credit Union."

Kathleen CLARK

ALTERNATIVES FEDERAL CREDIT UNION › ITHACA, NY

Closing the racial wealth gap

Kathleen Clark sees small-business ownership as a way people of color can succeed.

Kathleen Clark is committed to closing the racial wealth gap one new small-business owner at a time.

Clark is the senior director of community and economic development at \$161 million asset Alternatives Federal Credit Union in Ithaca, N.Y. She aims to give small-business owners—especially people of color and indigenous populations—the help they need to succeed.

“I see small-business ownership as a means to combat the racial wealth gap, as well as the gender and racial wage gap,” Clark says.

She says Alternatives Federal’s small-business services act as “game changers” by helping members stuck in low-paying jobs create small businesses so they can build better lives.

Sitting down with current and potential business owners to share information is essential, even during a pandemic. In 2020, Clark and her team held 670 consultations with business owners, 71% of whom were women and 45% who were people of color.

“When the pandemic hit, most of them did not know where their next dollar was coming from and what the future of their business would be,” Clark says.

“They needed someone who understood the stress they were under, allowed them to be human, and problem-solved with them so they could pick themselves up and return to their businesses to be leaders for their staff, families, and community,” she says.

Alternatives Federal is a community development credit union focused on serving individuals and families with limited incomes, as well as other marginalized communities. Clark and her team build partnerships with community organizations that people already trust.

The new members who join through these partnerships are often surprised to learn Alternatives Federal can help them repair their credit, become homeowners, and build businesses.

“I’ve had more than one person break down in tears and say, ‘I can’t believe you can do this,’” Clark says.

She relies on “a lot of lists” to accomplish her goals and maintain progress, while still reserving time to work one-on-one with members and partners. As the mother of two girls ages 19 and 10, Clark believes in “trying to leave things better than you found them.”

“I feel pretty darn lucky to be able to focus my career on working to eliminate systemic racism in the financial services industry,” she says.



Ed CODY

PENFED CREDIT UNION › TYSONS, VA

Seeing veterans through challenging times

PenFed Board Chair Ed Cody is committed to assisting military members.

Helping veterans heal their wounds and pay their bills keeps Ed Cody moving forward.

Cody is a 39-year volunteer at \$28 billion asset PenFed Credit Union in Tysons, Va. Whether he's raising funds for ill or injured veterans or collecting computers for children of military families, Cody honors the sacrifices of those who served their country.

"My work is founded in my experience as a U.S.

Army lieutenant in Vietnam," Cody says.

When Vietnam veterans returned home, a divided nation often ignored their service. That spurred Cody's lasting commitment to recognizing veterans' contributions and meeting their needs.

When the PenFed Foundation, where Cody is a founding director, learned that the high cost of lodging near the Veterans Affairs Palo Alto (Calif.) Health Care System forced many veterans and their caregivers to sleep in their cars, the organization took action.

Cody became part of the PenFed Foundation campaign that raised \$17 million to open the Lee & Penny Anderson Defenders Lodge in 2014.

"It brings tears to your eyes to hear their stories," Cody explains. "Our veterans deserve better given the sacrifices they have made."

After his military service, Cody worked for the Department of Defense until he "retired." He then worked for contractors and his own business in varied roles that included connecting disabled veterans to employers.

His credit union work started early. He was 19 years old when he helped a church-based credit union offer small loans to protect members from loan sharks. Every loan payment included a savings deposit to build financial security.

That experience foreshadowed PenFed's design of its Asset Recovery Kit (ARK) to counter predatory lenders with an emergency loan for up to \$500 at a one-time cost of \$5. The credit union has made more than 32,000 of these loans.

When schools switched to remote learning due to the coronavirus pandemic, Cody and another PenFed volunteer donated laptops to the daughters of a blind, double-amputee Marine veteran. This led to PenFed refurbishing and donating to military families more than 500 laptops that had been scheduled for replacement.

In every situation, he emulates coach Lou Holtz's advice: "Do what's right, do the best you can, and treat others like you want to be treated."

Cody lives that credo by assisting active-duty servicemembers, veterans, and their families during challenging times. "It's all about the desire to see people succeed," he says.



Sue CUEVAS

NUEVA ESPERANZA COMMUNITY
CREDIT UNION › TOLEDO, OH

Passion for serving others

Reaching out and meeting the needs of the Latino community drives Sue Cuevas.

Sue Cuevas planned to stay for just a year when she was hired to lead Ohio's first Latino credit union. Then, the credit union difference hooked her for good.

"I love what I do at Nueva Esperanza because I love the philosophy of people helping people," she says.

Cuevas is the CEO of 12-year-old Nueva Esperanza Community Credit Union in Toledo, Ohio, which has almost 900 members and \$2.6 million in assets.

She previously worked at banks and as a financial adviser, but helping small credit unions thrive quickly became her passion.

"You can't do something without having the passion that leads you to be successful," Cuevas says.

Cuevas was raised in a close-knit Latino family. Her grandfather brought her father to America in his childhood.

Her father and his siblings were migrant workers at Midwestern farms, who also all graduated from high school. Her father became a pastor who welcomed missionaries from around the world into their home, providing an example in serving others.

Cuevas became the first family member to graduate

“You can't do something without having the **PASSION that leads you to be **SUCCESSFUL.**”**



from college, after studying in the U.S. and Mexico.

Today, she uses her family's experiences and her fluent Spanish to instill trust in potential members she meets at parent-teacher conferences, churches, the zoo, and anywhere else Latino residents gather.

From the beginning, Nueva Esperanza Community has worked to give Latino residents access to credit, despite their lack of traditional credit histories.

The credit union's first loan went to a couple who needed a furnace to replace the risky space heaters they used to keep their children warm at night. Although they had a steady income and a good debt ratio, other lenders turned the couple down because they lacked a credit rating.

They cried when they learned Nueva Esperanza Community approved their loan. "We have such heart-warming stories," Cuevas says. "We become counselors, advisers, friends."

For the first year, Cuevas was the credit union's only employee and worked out of her car recruiting members. Nueva Esperanza Community now has a part-time teller.

Cuevas uses the hourlong drive from the credit union to her rural home to shed the stress of each day. The next morning's drive back helps her arrive at Nueva Esperanza Community ready to deliver solutions for Latino residents. "I've always felt like I have to make every moment count," she says. "You have to reach out to everyone in your community and make them aware of what you can contribute."

Get to know our Rock Stars

“ When I see something that **NEEDS** to be done, I take **ACTION** on it. ”

SHERI SZEMPLINSKI

“ If it’s not a win for **EVERYONE**, then we need to look at **OTHER** alternatives. ”

MICHELLE ARCHIBALD

“ It’s all about the **DESIRE** to see people **SUCCEED**. ”

ED CODY

“ I am always **PROUD** and **REJUVENATED** when new people to the industry are in awe. ”

CYNTHIA NEGRI

“ Member **TRUST** is something I never want to take for **GRANTED**. ”

DAVID MURPHY

“ You need to have the **SMARTEST** people in the room **WORKING** with you. ”

STEVE SCHMITZ

“ I strongly **BELIEVE** in being a **HUMAN-CENTRIC** organization. ”

KRAMER CHAN

“ The pandemic actually made us **STRONGER** due to lessons learned and technology **GAINED**. ”

GARY HULL

“ We build **EVERYTHING** we do around **LISTENING**. ”

TANSLEY STEARNS

Beth ELLER

TRULIANT FEDERAL CREDIT UNION › WINSTON-SALEM, NC

Easing the way to homeownership

Mortgage lending runs in Beth Eller's blood.

Mortgage lending is much more than a 34-year career for Beth Eller. It's a lifelong calling to help people find homes and build communities.

Eller, vice president of mortgage lending at Truliant Federal Credit Union, Winston-Salem, N.C., helped North Carolina mortgage lenders break new ground with end-to-end electronic mortgage closings by serving on the North Carolina Electronic Mortgage Closing Advisory Committee.

Eller joined \$3.5 billion asset Truliant in September 2019. In January 2020, it became the first credit union and the second North Carolina financial institution to offer e-closings conducted entirely online in 30 days or less.

"E-closings are probably the most innovative thing to happen in 50 years," Eller says. They arrived just in time to ease Truliant members' pandemic-related fears about in-person contact.

Eller's career is rooted in long-lasting family ties to real estate and mortgages. Her father died in a car accident while she was in high school, so her mother's real estate sales career became the family's mainstay.

Her uncle was a mortgage lender who mentored her career. Her sister also became a mortgage lender.

"It runs in our family," Eller says. "I won't do anything else. It's just so wonderful to see people achieve that dream of homeownership."

Eller is using her expertise to expand Truliant's mortgage offerings by adding Federal Home Administration (FHA) and Veterans Administration (VA) loans.

The credit union added five dedicated mortgage lending officers in 2019 plus another four officers in the Charlotte region in 2020.

These efforts and other investments improved "service, quality, and speed," boosting mortgage loan volume 171% in less than two years.

Eller worked at banks and independent mortgage lenders before joining Truliant, where she relishes "the wonderful focus on making members' lives better." She sees an opportunity for credit unions to reach more homebuyers as community bank mergers close local branches.

"Now is the perfect time for credit unions to really

blossom and step into that space," she explains.

Eller sees both her work to expand the credit union's mortgage lending and her long record of volunteer service at Mount Tabor United Methodist Church as acts of faith.

She finds serving first-time homebuyers especially fulfilling.

"Helping people own homes in a way that is good for them and good for the community is what's important," Eller says. "That's what drives me."



Molly FALCONER

TOGETHER CREDIT UNION › ST. LOUIS, MO

Marketing leader 'gets out of the way'

Molly Falconer is passionate about telling the credit union story.

Molly Falconer has experienced the credit union movement from many perspectives around the country.

She began her credit union journey as an executive assistant with Guadalupe Credit Union in Santa Fe, N.M., where she ultimately became marketing director.

Falconer later worked as a consultant with the National Federation of Community Development Credit Unions (now called Inclusiv), where she helped credit unions secure \$3.5 million in federal funds to support community development efforts.

For the past three years she has been the director of member experience and marketing for \$2.5 billion asset Together Credit Union in St. Louis.

Falconer led her marketing team to multiple accolades in 2020, including a CUNA Diamond Award and Hermes Creative Award for the credit union's financial education series on YouTube.

"She also guided us through communication efforts during a core conversion followed by the pandemic, resulting in even stronger relationships with our members," says Kim Kaporis, digital marketing specialist.

Although Falconer has plenty of marketing experience, her passion and determination also make her an effective leader. She continually looks for new and innovative ways to shape and present the credit union's mission statement and core values.

"Molly is the primary advocate for the creative

“We LEARNED we were more capable than we thought for QUICK COLLABORATION.”



marketing team," Kaporis says. "She is the unspoken mentor for many young professionals at the credit union and exemplifies a 'yes, and' approach to every task."

Falconer loves the collaborative nature of the credit union industry and its drive to improve members' lives. The pandemic made this readily apparent.

"We learned we were more capable than we thought for quick collaboration, decision-making, and embracing new technology," says Falconer. "It also forced us to challenge a lot of assumptions, which has made us more effective as a team and as a credit union."

Falconer has complete trust in her marketing department—her goal every day is to "get out of my team's way."

Currently she is building a more integrated business intelligence program that will enhance personalization with members by offering products that are best suited to their individual needs.

She also is passionate about telling the story of human-centered banking.

"CUNA's 'Open Your Eyes to a Credit Union' campaign is a great start for awareness," Falconer says. "But we still need to do more to show—and not just tell—how people help people through credit unions, especially at a local level."

Amanda FARNHAM

ROYAL CREDIT UNION › EAU CLAIRE, WI

An advocate with amplification

Amanda Farnham used her role as Young Professional Credit Union Activist to spread the movement's message and inspire others.

A young professional who's committed to sharing the credit union story, Amanda Farnham found herself in the perfect role.

Farnham recently finished a two-year stint as Royal Credit Union's Young Professional Credit Union Activist (YP CU Activist).

Launched in 2019, the program aims to strengthen the credit union movement and amplify the voice of young professionals.

"I want to tell everyone how amazing credit unions are and share the credit union difference," says Farnham, a compliance risk management specialist at the \$3.7 billion asset credit union in Eau Claire, Wis.

Royal's first YP CU Activist, Farnham sees herself as a "trailblazer" because she likes to pave the way for other young professionals. This role is another way she can inspire young professionals and help them grow professionally.

Before becoming involved in the program, Farnham didn't completely understand what advocacy entailed. But it took only one meeting with lawmakers to see the impact her efforts had.

"You could tell that lawmakers want to hear from their constituents with varied experiences and different perspectives," she says.

Farnham also attended state and national advocacy events, including the Wisconsin Credit Union League's Government Affairs Conference and the CUNA Governmental Affairs Conference (GAC). She was a crasher for the 2020 CUNA GAC.

"My biggest takeaway is encouraging young professionals to speak up and want to have a seat at the table," she says. "Advocacy can sound a little intimidating to some who may not know exactly what you do when you're talking to lawmakers."

Farnham was part of the selection committee for the next Royal YP CU Activist and has been on panel discussions speaking about the credit union's program. She also appeared on a 2019 episode of the CUNA News Podcast.

Farnham started at Royal as a part-time teller when she was 17. She held positions in financial education and organizational development, before taking on her current role earlier this year.

"I'm still unsure what I want to do forever," says Farnham, who's been with Royal for eight years. "But in compliance you get to tap into every department and business unit. That gives me a broad scope of understanding how the credit union functions."



Julie GAMBLIN

TRUE SKY CREDIT UNION ›
OKLAHOMA CITY, OK

‘Working with people who truly care’

Julie Gamblin invests in others through commitments to the community.

True Sky Credit Union CEO Sean Cahill refers to Julie Gamblin as “absolutely the VIP leader at our credit union.”

Gamblin, senior vice president and chief administration officer for the \$840 million asset institution in Oklahoma City, started her credit union career in 2000 as True Sky’s (formerly FAA Credit Union) human resource administrator.

Since then, Gamblin has taken on a wide variety of roles in leadership, strategic planning, training, marketing, collections, branches, and enterprise risk management—all of which prepared her well for her



Gamblin (front row, center) helps remodel a kindergarten classroom.

current position.

“She passionately leads our culture and advocacy for the credit union movement,” Cahill says. “No matter what the initiative, from converting our core system to building our foundation to remodeling a kindergarten classroom, Julie is always front and center.”

During the pandemic, Gamblin launched a Volunteer Income Tax Assistance program that completed hundreds of tax returns for the community.

She’s also part of the credit union’s “Sky Crew,” which performs random acts of kindness around the Oklahoma City metro area.

Her most meaningful accomplishment is the True Sky Credit Union Foundation, which she created in 2020 to fund various charitable causes—including Children’s Miracle Network Hospitals and college scholarships.

She’s dedicated to the credit union industry.

“Working with people who truly care is why I have continued to work in the credit union industry for over 21 years,” Gamblin says.

True Sky took special care of members during the pandemic, making more than 15,000 wellness check calls to elderly and vulnerable members. Staff also arranged for grocery deliveries and medication pickup. They even helped one member take her cat to the veterinarian.

The pandemic proved the value of investing in technology to improve agility and stability.

“We are growing and becoming a technology company with a purpose, but it is still vital to retain and even improve the same extraordinary credit union service,” she says. “In today’s rapidly changing financial landscape, credit unions must be more tech-savvy and provide the seamless digital services members expect.”

Gamblin lives and breathes the credit union movement and will always continue her professional development.

“She already has five professional designations and is a lifelong learner,” says Cahill. “In 10 years she may have 15 more of these designations, and I fully expect her to be a CEO at her own shop.”

Gary HULL

CREDIT UNION OF AMERICA > WICHITA, KS

A dedicated lender

Gary Hull's focus on member service leads to record loan growth.

If Gary Hull was a credit union in Kansas, he would rank No. 12 out of 77 in total loans outstanding.

Hull, assistant vice president of consumer lending for \$1.3 billion asset Credit Union of America in Wichita, Kan., started the credit union's indirect lending program in 2005. In 2020 the program's loan volume exceeded \$1 billion.

Hull's personal loan portfolio exceeds 6,200 loans totaling more than \$103 million.

"Gary and his lenders have made Credit Union of America the No. 1 auto lender in Kansas," says David Germann, the credit union's chief lending officer.

This is especially impressive considering Credit Union of America operates in just 40 of the state's 105 counties.



Hull (left) and his team have made Credit Union of America the No. 1 auto lender in Kansas.



Although Hull's duties have changed over the years, "lending is what I love and I will never stop helping members with their loan needs," he says.

During a recent "flash sale" held on a Saturday, Hull came to work early in the morning and was still approving deals at 9 p.m. from his home.

"As assistant vice president, he wasn't asked to work our special sale, but he came to the office nonetheless, stayed after the branch closed, and then took his laptop home so he could still help our members get approved for car loans," Germann says. "Due to his hard work, we booked 344 auto loans for \$7.6 million that week."

Dealing with the pandemic proved to Hull that, as a team, Credit Union of America can achieve anything when it works together.

In response to the pandemic, staff worked tirelessly to change plans, stay innovative, implement new technologies, and keep the business running.

"We became comfortable with new tools such as online account opening," says Hull. "The pandemic actually made us a stronger financial institution due to lessons learned and technology gained."

Moving forward, Hull thinks credit unions need to improve their use of technology and data analytics to better understand their members on a more personal level.

"This will allow us to offer members more personalized products and services at the right time," he says. "By leveraging data the right way, we can build brand loyalty."

Lisa LEHMAN

SPIRE CREDIT UNION › FALCON HEIGHTS, MN

Best-in-class brand builder

The secret to branding success is sustainability, says Lisa Lehman.

Minnesotans are well aware of SPIRE Credit Union, and that's largely due to Lisa Lehman, vice president of marketing and business development at the Falcon Heights, Minn., institution.

"People in the community know about SPIRE," says Bridget Petersen, market vice president of community outreach. "They've perhaps seen SPIRE in a summer parade or on a TV commercial, or they've noticed our presence at a local sporting event.

"Lisa influences every aspect of the SPIRE brand, including the interior decorating of our branches, and ensuring the look and feel of the brand is sustained."

Lehman initially proved her branding mettle during a name change from Twin City Co-Ops Federal Credit Union and a rebranding campaign in 2008—amid the Great Recession.

She was involved in the entire process and even designed the logo. "We had several designers create logos, and we tested them all," Lehman says. "To my surprise, my logo design was selected."

“I was **FORTUNATE** to be trained by, and learn from, **WONDERFUL PEOPLE.**”

Since launching the SPIRE brand, the credit union has placed fifth in brand awareness among the more than 300 financial institutions in Minnesota. SPIRE's assets have increased 2.5 times during Lehman's tenure in the marketing department, currently totaling \$1.8 billion.

"When I started as the marketing coordinator [in



2004], every aspect of marketing was new to me," she says. "I learned by doing and asked a lot of questions. I was fortunate to be trained by, and learn from, wonderful people. Our current marketing team is beyond amazing, and to date we have won 55 national awards."

The pandemic brought home the reality that organizations must be ready to adapt to and accept change. "We found creative ways to serve our members and keep our employees safe and happy," she says. "We experienced growth during the pandemic and even set loan and membership records."

When she comes to work each day, Lehman aims to be the best person she can be—a positive, strategic leader with heart.

She is quick to acknowledge the help and guidance she has received over the years from her talented co-workers at SPIRE, including President/CEO Dan Stoltz and Casey Carlson, senior vice president of marketing and development.

"I have learned so much from both Dan and Casey as leaders," Lehman says. "After all, I can't be a rock star without a band."

Anna LISBY

SAN DIEGO COUNTY CREDIT UNION › SAN DIEGO, CA

A dynamo behind the scenes

Anna Lisby knows how to get things done behind the curtain.

Anna Lisby has been described as a “behind-the-scenes machine,” a nickname that fits her perfectly.

Throughout her career, Lisby, senior vice president of finance at \$10.5 billion asset San Diego County Credit Union (SDCCU), has put her top-notch analytical skills to work. Today, her areas of responsibility include financial reporting, asset/liability management reporting, allowance for loan and lease loss calculation, and business intelligence.

In other words? She’s the one at the credit union doing the deep-dive work into financial processes and products to understand their implications and help leadership make informed decisions for the credit union.

“The pandemic was a perfect example of a time when a lot of things changed and we needed to adapt to the analysis needs of the credit union,” says Lisby, who’s been at SDCCU for nine years.

Lisby has been credited with streamlining the management of production processes, something that has saved the credit union countless labor hours. She has also helped implement the enterprise risk management program, which enables the team to quantify, identify, and mitigate risks.

These initiatives take place “backstage,” so to speak, and that’s the way Lisby likes it.

“I was introduced to the concept of ‘being a shortcut’ through a book by Scott Halford years ago,” she says. “According to Scott, shortcuts consistently go above and beyond and are lifelines to the people and companies that need them by being dependable, available when needed, masters of their skill, and task completers without complaint.

“I have tried to implement this in my professional life and use my areas of expertise to work hard behind the scenes to be a resource for others and provide people with whatever they need to make their lives easier.”

Lisby has been married for 20 years and has four children ranging in ages from 4 to 14. She loves supporting her kids in all their activities, and when

she’s not cheering them on, you’ll find her helping others throughout her community.

That’s just the kind of behind-the-scenes team player she is, a term she defines as “someone who offers assistance to others whether they are on your same functional team or in other departments.”

“We all have different strengths based on our areas of expertise,” Lisby says. “A team player uses those strengths to make the whole organization better and stronger.”





Theo Curey

President of Credit Union Solutions, Fiserv

A Bright Community With Bright Things Ahead

It is hard to believe that we are celebrating yet another class of Credit Union Rock Stars. Last year, CUNA and this program recognized the achievements of dozens of individuals who helped their credit unions – and their communities – navigate through unknown waters.

Despite challenges, setbacks and even tragedy, my team and I have spoken with many institutions that not only weathered 2020, they set new courses because of it. Members became more open to new technology and new ways of doing things. Institutions were able to jump in to help small businesses and individuals in unprecedented ways. Throughout it all, one thing became clear – ours is a bright community of credit union professionals with positive things ahead of it.

A New Generation of Members – If We Can Invite Them

Earlier this year, Raddon®, a Fiserv company, released its latest study on Gen Z and millennials, who now account for over 40 percent of the population. As our industry expands its footprint and looks for new growth – particularly in a post-pandemic environment where access and options have proven so crucial – we have work ahead of us.

Some 70 percent of millennial and Gen Z consumers now claim a large bank as their primary financial institution, and a plurality of those bank with just one institution in particular. Convenience and mobile banking features are the biggest draws to major banks; though among credit union members, there is still a great deal of care about fees, employee skills and service.

These are intimidating facts to consider as we look at the future of the credit union industry. And so, it only makes sense to face that future as a community. As we work closely to advance technology, access and speed – including shared services arrangements and more open ecosystems – I believe we can enjoy success in capturing more of these rising generations.

Encouragingly, Raddon also found that nearly 60 percent of accountholders who had switched their primary financial institution in the past two years are likely to switch again. There is restlessness, movement and a desire to find the best fit and offering. We can work to prime and invite these young people into more credit unions.

A Future Powered by Cloud Enablement

Behind the accessibility and convenience that can drive continued growth is the continued development of cloud-based and open solutions. These can create the types of experiences that are meaningful to younger consumers, allowing credit unions to better compete and differentiate themselves.

We have taken note of our clients' interest and progress in this area, as well as the increasing number of Rock Stars who are turning to cloud-based solutions to master the use of their credit unions' data and anticipate member needs.

A Clearer Grasp of Cyberthreats and How to Counter Them

We have seen an alarming rise in cybercrime and ransomware attacks across industries over the past year.

Advances in technology and techniques have helped credit unions to take considerable strides, but there is a lot of work to do. In the spirit of community-building – and of not distracting from the critical challenge of capturing the loyalty and attention of younger members – we need to work together on this.

A More Diverse and Inclusive Future

Last year, I shared the Fiserv commitment to diversity and inclusion. We committed to:

-
- **Improve diversity across all levels of our organization**
 - **Increase associate awareness, education and participation in diversity and inclusion programs**
 - **Invest \$50 million to support Black- and minority-owned businesses – an increase from our initial \$10 million commitment in 2020**
 - **Support community groups with missions focused on human rights, racial equity and social justice**
-

I am proud to say that we have and are continuing to meet each of these commitments, and have in fact expanded our investment and continue to build relationships with organizations like the African-American Credit Union Coalition.

I am proud to be part of an industry where these values are heralded by so many individuals and institutions, and particularly by this year's Rock Stars.

We are grateful for these leaders, their example and their institutions. They are the bedrock of the bright things ahead of us.

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David MURPHY

MARSHFIELD MEDICAL CENTER CREDIT UNION › MARSHFIELD, WI

Growth through trust, collaboration

David Murphy aims to make a difference every day.

David Murphy's story is one of moving up.

He started as a member service representative and then moved through the roles of teller, loan servicing specialist, internal controls specialist, internal audit manager, vice president of finance and risk—and in May 2021, president of \$86 million asset Marshfield (Wis.) Medical Center Credit Union.



Along the way he was selected as young professional adviser to the Wisconsin Credit Union League board from 2015 to 2018.

Murphy stresses that having members trust credit unions with their financial well-being is a huge responsibility and that leaders must keep up with the latest trends in financial education.

“That trust is something I never want to take for granted,” Murphy says. “We treat each interaction as an opportunity to not only showcase our credit union’s products and services but also our ability to provide sound guidance for those who seek it.”

Murphy comes to work every day aiming to have a positive impact on members and making decisions that both improve credit union operations and add value to the member experience.

As many can attest, the pandemic has been a huge challenge.

“Whether it was remote work, schedule changes, or procedural changes, our employees and members adapted on the fly to continue business as normal,” says Murphy. “Our staff has done a remarkable job of staying connected with members and creating innovative solutions to meet their needs.”

Although there are an abundance of financial products and services, most offerings can’t compete with credit unions for providing sound guidance and prioritizing consumers’ needs.

“You can take out a mortgage strictly online, but what if you have questions on the process or want to discuss your options?” Murphy asks. “Credit unions will continue to differentiate themselves through their service.”

He values collaboration among credit unions, whether they’re down the street or across the country.

“Many of my friendships have derived from my involvement in the industry,” Murphy says. “It’s great to be able to lean on each other to brainstorm ways to lead our teams or better serve our members. I look forward to working with the next generation and helping other credit unions grow.”

Cynthia NEGRI

REDWOOD CREDIT UNION › SANTA ROSA, CA

A heart for California

Cynthia Negri is dedicated to helping those impacted by wildfires.

For Cynthia Negri, California runs in her veins.

Through her work as the chief operating officer at \$7 billion asset Redwood Credit Union in Santa Rosa, Calif., the third-generation Sonoma County resident helps members and people in her community live their best lives in her home state.

“I love the beauty of the area and the plethora of things to do, from hiking, biking, wine tasting, music venues, to visiting our coast,” Negri says. “Sonoma County has such a hometown feel compared to its size.”

Each day, Negri carries out responsibilities centered around direct member-facing and member-impacting areas. She also serves as board president of the Redwood Credit Union Community Fund, the credit union’s 501(c)(3) nonprofit.

Helming the fund allows her to see one of her favorite aspects of Sonoma County in action.

“It’s a community that I have seen come together to support those in need in amazing ways in the face of devastating disasters,” she says.

The credit union’s field of membership has been heavily impacted by wildfires.

In 2015, Redwood opened a disaster relief fund through its nonprofit to aid those who had been affected by fires in Lake County, an effort that raised more than \$2 million. When the North Bay fires broke out in 2017, they were closer to home and the nonprofit raised more than \$32 million.



The credit union has continued to raise money for those affected by wildfires, at one point even turning its corporate office into a shelter for employees.

“Throughout it all, we remained open, ensuring our members had access to their accounts and the financial support they needed, especially when they needed us most,” Negri says.

While away from Redwood, Negri spends time with her husband of 19 years and 17-year-old son, raising three puppies, and cooking Italian dishes. She says cooking relaxes her because she loves to feed people—so it turns out she enjoys taking care of people both at home and at the credit union.

“We are so used to the term ‘people helping people’ that I think we take for granted how deeply impactful that is for the individuals and communities we serve,” Negri says. “I am always proud and rejuvenated when new people to the industry are in awe and say things like, ‘It is really true, it’s not just words—you really do care.’”

Jan PAGE

COMMUNITY SOUTH CREDIT
UNION › CHIPLEY, FL

Slow to say 'no'

Jan Page does her best to say 'yes' to members.

How does a small credit union in the Florida Panhandle compete with the omnipresent national banks or even larger local competitors?

"We don't try," says Jan Page, CEO at Community South Credit Union in Chipley, Fla. "We know our members and we do what we do—well. Other institutions offer lower rates and that's OK. It takes the pressure off because we don't constantly monitor what everyone else is doing."

Based on the credit union's growth, the approach is working. Community South had \$43 million in assets when Page became CEO in 2007. It now has \$175 million in assets, three branches, and 50 employees.

Key to that growth was focusing on its target market—modest-income and low-wealth consumers—and concentrating on member loyalty.

"We came up with a campaign called 'No Cheaters' because we didn't want our members to cheat on us with another financial institution," Page says. "Initially, many members didn't consider us for loans. They thought they'd get a better deal at the dealership. We targeted them and offered incentives to move their loans to us."

Much of Community South's membership is low-income, "and they're not used to being treated well by financial institutions," she adds. "We implemented a policy that it takes two people to say 'no' to a loan request. We do our best to say 'yes' and find ways to make loans. Members realize we want to help them and that they matter to us."

That consideration extends to staff, too. Since the start of the pandemic, Page has prioritized employees' well-being and addressed staff's health concerns with education and information about how to protect themselves.

"Just like during hurricane season, we make sure



they're prepared so they can make good decisions for themselves," she explains.

Recognizing a need among her counterparts at small credit unions, Page is one of 13 CEOs who founded the Credit Union Women's Leadership Alliance. It supports female CEOs at credit unions with \$300 million in assets or less as they face unique challenges.

"Traditionally, women have a much larger responsibility at home, so we have those additional pressures," she says. "And at smaller credit unions, we wear a lot of hats. We have to know all the pieces of the credit union in much more detail than CEOs at larger credit unions."

"It was eye-opening that many of us have the same experiences, whether it's with board relations or being promoted from within," Page continues. "We provide a safe space for collaboration and support. It's been one of the most rewarding experiences I've had in my career."

Page credits her father—the first beekeeper to be inducted into the Florida Agricultural Hall of Fame—for her strong work ethic.

"If something needed to be done, he did it," she says. "And if someone needed help, he'd give it. He was never stingy with his knowledge. He passed that on to his children."

Kelley PORTER

ALABAMA CREDIT UNION › TUSCALOOSA, AL

A vivaciousness for members and life

Kelley Porter lives her convictions each day.

The first time Kelley Porter and her husband took their children—ages 4 and 5—on a hike, everyone was happy and excited. That is, until they realized they were on a trail that wasn't "beginner level" and resulted in carrying two exhausted kids.

For many, this less-than-perfect hike might discourage future treks. For Porter, it was a "hilarious" experience, and she notes they've gone on to enjoy hiking and the outdoors together.

Porter is all about experiences, even when they're challenging. That's what makes her an ideal vice president of member experience at \$1.3 billion asset Alabama Credit Union (ACU) in Tuscaloosa. Although "every day is different," she says, her focus centers around identifying pain points that impact members, team members, or both.

"My goal is to work with departments and vendors to find solutions," Porter says, adding that she often implements data, technology, and communication to identify issues, provide support, and educate members on how to make their lives easier.

After graduating high school, Porter took her first credit union job as a teller. After she graduated from college, she began working for ACU while completing a master's degree in marketing.

It's her tenacity that keeps her going throughout her career and inspires her to lift other people's loads, all while fueled by "lots of caffeine," she says. It's a go-getter attitude that has translated into her work for the Secret Meals for Hungry Children program, an initiative through the credit union that's close to Porter's heart and serves all communities where ACU has branches.

"We now serve over 2,500 children each Friday that school is in session with a Secret Meals food pack," she says.

To support this program, Porter says she has planned "every crazy fundraiser you can think of," from wine tastings to triathlons to auctions. Her perse-

verance also has led her to credit union governmental affairs conferences, where she lobbies on behalf of credit union issues.

When asked about what she loves most about the credit union industry, Porter's answer is in line with her life's priorities: "The people," she says. "I love that credit union people are passionate. They aren't here for a job, they are here for the movement and with a real desire to help our members and communities."



Rachel PROSS

MAPS CREDIT UNION > SALEM, OR

Embracing life's challenges

Rachel Pross knows how to take risks—and find the right answers along the way.

Rachel Pross loves a challenge. She hasn't been disappointed. Under her watch, \$1.2 billion asset Maps Credit Union now serves some 600 cannabis-related businesses, a 1,900% increase from the time Pross joined the Salem, Ore.-based credit union in 2016 as vice president of risk.

Now Maps' chief operations officer, she has become the go-to resource for information on how credit unions can manage the risks associated with serving cannabis-related entities.

"It's been exciting to be part of something so innovative and impactful," Pross says. "My team is phenomenal. We often share our insights with financial institutions across the country, and I've had the opportunity to present our program to other audiences

ranging from law enforcement personnel to Congress." Pross has testified to the House Financial Services Committee and Senate Banking Committee on behalf of CUNA.

“ My **ADVICE for others is to **LISTEN** to your gut. ”**

Pross, who serves on the executive committee of the CUNA Compliance & Risk Council, manages a risk and compliance staff of 19. Fifteen of them are dedicated to cannabis-related banking. She also oversees accounting/finance, information technology/security, governmental affairs, audit, and a credit union service organization.

An avid backpacker, Pross also challenges herself with difficult expeditions and climbs. She circumnavigated Mount Hood and climbed Mount St. Helens.

"Being in nature is my biggest source of energy," she says.

Pross also has addressed the demands of a multiple sclerosis (MS) diagnosis in November 2018.

"MS has hitched a ride with me, but it's not driving the car," she says. "The biggest challenge has been pain management and dealing with the pandemic while on immunotherapy treatments.

"My advice for others is to listen to your gut and never give up seeking answers when something isn't right," she says. "It's so much easier to handle something when you know what you're facing and can make informed decisions about it."

That includes business decisions about serving cannabis-related entities. Pross advises credit unions to do their homework and understand what they are getting into ahead of time in terms of risk and regulatory burden.

"Don't try it without investing in the compliance staff necessary to handle the workload," she says.

"Recruiting staff once the workload is a mountain, or FinCEN (Financial Crimes Enforcement Network) reports are nearing their deadlines, isn't the way to go."



Randy PUFF

GERBER FEDERAL CREDIT
UNION › FREMONT, MI

A lifelong dedication

Board member Randy Puff has served his credit union and community since 1980.

Some heroes in the credit union industry never actually work as credit union employees.

You might not see them when you cash a check or attend an event. Instead, they work quietly behind the scenes.

Randy Puff is one of these people.

Puff has been a board member at \$215 million asset Gerber Federal Credit Union in Fremont, Mich., for 41 years. His day job was at the Gerber Products Co., the maker of Gerber baby food, where he worked in finance, marketing, and sales.

He joined the credit union in 1976 but eventually felt a stirring that he should get more involved. That pull has been with Puff throughout his life, inspiring him to directly participate in his community.

“Community helps keep us grounded,” he says. “We need to remember who we are and where we come from. Each of us should take time to volunteer in our community to better understand those around us. It not only makes us feel better, it can better the lives of others.”

That’s exactly what he’s been doing since 1980, when he joined the Gerber Federal board. He has held every leadership position on the board during his 41 years and is currently serving as vice chair.

Puff says he’s been privileged to make decisions during his tenure that impact every aspect of the credit union, from the members to the associates—even suppliers.



“There can be an impact on a lot of people,” Puff says. “We also have the philosophy of ‘people helping people.’ By putting those two ideas together, my comments and decisions will always have the member at heart, and it will guide me to make the right decisions.”

When he’s not tackling initiatives such as moving the credit union to a federal community charter, or making decisions around new technologies the credit union should adopt, Puff volunteers as a Fremont Area District Library trustee and a Gerber Foundation trustee.

He’s active in his church and has even done some community theater.

Puff will be retiring at the end of his three-year term on the Gerber Federal board. It will leave him more time for golfing but not sway his dedication to volunteerism.

Ultimately, what makes Puff whole is serving his community.

Steve SCHMITZ

FIRST COMMUNITY CREDIT UNION › JAMESTOWN, ND

Perseverance pays off

Surround yourself with excellent staff, advises Steve Schmitz.

Growing up on a dairy farm in North Dakota, Steve Schmitz learned the value of hard work and perseverance at an early age.

These traits would prove invaluable as he led \$1 billion asset First Community Credit Union in Jamestown, N.D., through near failure in the early 2000s—first as branch manager, then as vice president of lending, and later in his current role as CEO.

“We were on life support from NCUA,” Schmitz says. “NCUA replaced the entire senior staff and gave us three months to make it better. I was asked to head up the loan department just two years into my time at the credit union. That was baptism by fire.”

As First Community’s loan delinquencies climbed to

3.5% and its net worth ratio fell to 6%, Schmitz’s team stemmed the bleeding with a renewed focus on loan policies, collections, member communications, and staffing.

“Big numbers can make you numb,” he says. “We were dealing with a lot of seven-digit agricultural loans, so a \$150,000 charge-off didn’t seem that big at the time. We reinforced to staff that while a loan might not be big or that profitable, we had to be 99.5% sure the member would pay us back. Most of the loans that went bad involved borrowers who were either dishonest or had an agenda that wasn’t in the credit union’s best interests.”

First Community has since grown more than five times in size, and Schmitz credits staff’s dedication for the eventual turnaround.

“Our employees are loyal to the credit union and want it to succeed,” he says. “They aren’t here just to collect a paycheck.”

This experience has had a lasting effect on Schmitz’s approach to leadership.

“Surround yourself with excellent staff,” he says. “If you don’t have a strong executive team, you won’t succeed. You don’t need to be the smartest person in the room, you just need to have the smartest people in the room working with you.

“Get people who complement each other and who challenge you—it’s OK if they push back. When you surround yourself with good people, good things happen.”

Fostering a positive, inclusive culture is another top priority. “I like to know the staff—what their interests are, who their kids are, and what they’re doing. I want them to know I’m approachable and that they can poke their head in my office and talk to me.

“I love talking to people—it’s probably my favorite part of the job.”

“He’s engaged, too, whether it’s with crazy antics and dances for our marketing videos or volunteering to judge on our Scholarship Foundation Board,” says Katie Nehl, First Community’s communications manager. “Our positive culture and making staff feel valued, challenged, and trusted comes from the top.”



Karen SIMMONS

BECU › TUKWILA, WA

Responding to members' maydays

Karen Simmons specializes in assisting those in troubled waters.

When members are swamped by an emergency and struggle to keep their financial boats afloat, Karen Simmons is there to throw them a lifeline.

"BECU has a long history of helping members during times of need," says Simmons, consumer loan product manager at the \$28 billion asset credit union in Tukwila, Wash. "My focus has been to provide members who are experiencing a short-term financial hardship due to a lapse in employment or a natural disaster with an unsecured loan."

Previously, Simmons developed a loan for members impacted by hurricanes in the Carolinas and the government shutdown.

With the onset of the pandemic, "it was all hands on deck," she says. BECU offered members a 36-month personal loan at 0% interest with the first payment deferred for 90 days.

"We modified the underwriting guidelines to ensure we could approve more members," Simmons says.

This was the first time BECU offered a 0% loan, and the feedback from members was heartwarming.

"I couldn't resist having an emotional moment when I read the member feedback," she says.

The credit union shared members' comments with staff to underscore "we were doing the right thing," she says.

Simmons is an advocate for the underserved, especially those in BIPOC (Black, Indigenous and people of color) communities, and is inspired to come to work every day to make a difference.

"To quote George Floyd's daughter, Gianna Floyd, 'Daddy changed the world,'" she says. "I believe that each day we can all bring about a positive change that can influence the world, and every day I have an opportunity to make a positive impact on our membership."

"With all the recent events, there is a greater awareness that we have an opportunity to make changes. I am looking forward to being a part of the changes ahead."

Her biggest challenge is to "not try to boil the ocean but to continue to develop and provide loan products

that can assist members at all stages of their life and all income levels."

Simmons notes that members' financial health is top of mind throughout BECU. "We have taken the 'village approach' in finding solutions, products, and services."

Her advice to other credit unions: "There are no out-of-the-box solutions or easy fixes, but we must continue to have this (approach) on our road map."

"There will be times that we try and fail," Simmons acknowledges. "But we must continue to try to serve those who are unbanked and underbanked to decrease the wealth gap."



Michele SMITH

DISCOVERY FEDERAL CREDIT
UNION › WYOMISSING, PA

Member focus drives IT star

Michele Smith loves sharing the promise of new technology.

While even the thought of implementing new technology can make many credit union people break into a cold sweat, it's not just all in a day's work for Michele Smith, it's the favorite part of her job.

Smith, vice president/chief information officer at \$172 million asset Discovery Federal Credit Union in Wyomissing, Pa., thrives on the challenge of ensuring technology enables the credit union to deliver the best member experience.

"I really enjoy seeing a new system or process save time, improve efficiency, and exceed expectations for our members or employees," she says.

She's inspired to come to work to tackle daily challenges, solve problems, and champion innovation. And she never settles for the status quo.

"Technology changes so rapidly, and there are so many new ways to serve the membership," Smith explains.

She has been instrumental in leading the credit union through a major core conversion, two online banking conversions, multiple product and service enhancements, and three mergers.

“We need to **SERVE** our members in the way they want to be **SERVED.**”

Her technical expertise enabled Discovery Federal to nimbly meet the challenges of the pandemic. Smith not only helped equip the credit union's 21 employees with the technology they needed to work from home, she also trained them to ensure they could continue



serving members effectively.

Other initiatives include video banking and an online appointment scheduling system to enable social distancing, as well as virtual meetings for the credit union's board and staff. Discovery Federal continues to use remote access technology during its office renovation project and a closed lobby. It will use tablets to process transactions curbside.

"We've had to be flexible and always keep the member in focus," Smith says. "We need to serve our members in the way they want to be served."

Fittingly, Smith led these initiatives remotely from her home office in North Carolina. She joined Discovery Federal in 2000 and has been telecommuting since 2007.

"Remote work wasn't something you heard much about in credit unions at that time, but working in IT and other back-office roles fits nicely into the remote work model," Smith says.

She was confident from her personal experience that remote work could work well for the rest of the team.

Smith's heroes are her credit union team members. "I've been fortunate to work with some amazing people who are service-minded, caring, empathetic, and strive to go beyond expectations," she says. "These are all critical qualities in supporting the credit union's mission."

Get to know our Rock Stars

“ My comments and **DECISIONS** will always have the member at **HEART.** ”

RANDY PUFF

“ With all the recent events, there is a greater **AWARENESS** that we have an opportunity to make **CHANGES.** ”

KAREN SIMMONS

“ Suddenly, your five-minute **CALL** is part of a great member **EXPERIENCE.** ”

ARNESSA BELIN

“ A team player uses their **STRENGTHS** to make the whole organization better and **stronger.** ”

ANNA LISBY

“ With work-life **HARMONY**, I flow in and out of each almost **SEAMLESSLY.** ”

RANDY STOLP

“ Members realize we want to **HELP** them and that they **MATTER** to us. ”

JAN PAGE

“ They aren't here for a **JOB.** ”

KELLEY PORTER

“ It is still **VITAL** to retain, and even improve, the same **EXTRAORDINARY** credit union service. ”

JULIE GAMBLIN

Tansley STEARNS

CANVAS CREDIT UNION › LONE TREE, CO

Boundless vision

Tansley Stearns champions empathy and innovation.

The art of listening underscores all that Tansley Stearns does, from the projects she launches at Canvas Credit Union to her volunteer work.

“A core part of who we are at Canvas is empathetic, and we build everything we do around listening,” says Stearns, chief people and strategy officer at the \$3.5 billion asset credit union in Lone Tree, Colo.

Since joining Canvas in 2018, Stearns has thrived on being able to “share ideas, manifest change, and see that change followed through.”

She collaborated with her team to create the credit union’s podcast, “In the Room with Todd Marksberry.” The show, hosted by Canvas President/CEO Todd Marksberry, features conversations with leaders in the community and the credit union movement.

“The conversations are most magical when we hear about a time a leader didn’t know what to do and how they found their way through,” says Stearns. “It humanizes what it means to lead.”

Stearns also forged a 2020 partnership between Canvas and the Filene Research Institute using data to measure the well-being of Canvas members against that of nonmembers in Colorado. The initiative revealed that Canvas members have greater health, social, and financial well-being than nonmembers.

Canvas can leverage these concrete results to elevate engagement and drive growth. “Tansley’s



ability to join innovation with research shows that her vision has no bounds,” says Kitsi Hubbard, marketing director at Canvas.

Stearns promotes a company culture that encourages employees to “bring their full selves” to work.

“When you come to Canvas, we invite you to be uniquely who you are,” she says. “Different backgrounds, experiences, and perspectives make us better and elevate what we do.”

In response to the coronavirus pandemic, Canvas launched a series of roundtables for small groups of team members to discuss concerns and challenges with Marksberry. Stearns sits in on the sessions and draws valuable insights from each.

“The real gift is people hearing one another,” she says. “Being able to understand one another is a big part of what we do.”

Stearns applies the same principles to her volunteer work. As the CUNA Marketing & Business Development Council’s 2020 Volunteer of the Year, “she showed us all what exemplifying credit union values means,” says Hubbard.

Stearns and her daughter, MacKenzie, volunteer with Fostering Love Rescues (an animal rescue founded by fellow credit union leader Mollie Bell of Ent Credit Union), and Stearns serves on its board.

She also volunteers with Crisis Text Line, a free resource for mental health support and crisis intervention.

“Mental health is something we don’t talk enough about,” she says. “We think nothing of talking to someone about an ailment with our elbow, but if something is hurting our brains and our hearts, we’re very reticent to say that.”

In this role, the ability to listen serves Stearns well.

“To be able to support somebody—to find a bit of joy or peace in their day so they can see tomorrow through—is a big deal,” she says.



Stearns takes the stage at an event for Canvas.

Randy STOLP

MY COMMUNITY CREDIT UNION › MIDLAND, TX

Pursuing work-life harmony

When it's time to step up, Randy Stolp never hesitates to answer the call.

After graduating from high school, Randy Stolp aspired to be a musician.

Although he still loves to sing, his current rock star status stems from his willingness to step up at his credit union, in the credit union industry, and in the community.

Stolp is chief information officer at \$462 million asset My Community Credit Union in Midland, Texas, but his skills extend beyond information technology.

Despite not being part of his job description, he oversaw the lease and remodel project when the credit union expanded into a new market. To resolve a human resources (HR) issue, he also managed an HR audit. And to fill the gap created by the departure of the marketing manager, he took on marketing responsibilities.

During this time, he oversaw a core and online banking conversion—completed on time with no significant issues.

Stolp serves on several Cornerstone League committees, including dean of its inaugural Leadership Academy, and he's a member of the CUNA Technology Council Executive Committee. He was recently tapped for the Filene Research Institute's i3 program.

He's active within his community with volunteer initiatives that include cycling long distances to raise funds for cancer research. Stolp also is pursuing an MBA, and he and his wife are proud parents of a 17-year-old daughter.

Not surprisingly, Stolp's biggest challenge is time. But it's one he manages adroitly.

"I'm able to meet the rigors of a demanding schedule and still spend time with my family because I love what I do and have found work-life harmony versus work-life balance," he says.

"Work-life balance implies we are only one or the other," he explains. "With work-life harmony, I flow in and out of each almost seamlessly, and I'm often in both, intertwined."

Stolp also strives to bring people together.

"Everything begins and ends with people. I am

always leading with head and heart," he explains. "I see my job as being an interpreter and collaborator."

He seeks out different opinions and recognizes there's more than one way to bring about a solution to a problem.

"Without question, the favorite part of my job is the people," Stolp says. "Also without question, my least favorite is anything routine and repetitive. That's what technology is for. Our people are for thinking, not pushing buttons."

Stolp is grateful for "the amazing opportunities I've had, and I feel an obligation to give back. Even when I thought about success in the music world, it was so I would be able to donate a lot of money."



Sheri SZEMPLINSKI

CAP COM FEDERAL CREDIT UNION › ALBANY, NY

Leaving a legacy

Sheri Szemplinski is a quiet leader with a big heart.

Several years ago, a close friend's personal struggles gave Sheri Szemplinski pause for reflection.

"As I was getting older, I didn't know what my legacy would be," she says.

She figured the best gifts she could bestow were her time and her heart, so she began volunteering. It's made all the difference in her life and at \$2.3 billion asset CAP COM Federal Credit Union, Albany, N.Y., where she serves as the operations administrator for



Szemplinski (fourth from left) enjoys the team-building aspect of volunteering with her co-workers.

the business operations team in commercial banking.

She volunteered more than 50 hours to the CAP COM Cares Foundation in a pandemic-plagued 2020, and she's exceeded that total already in 2021. Just as important, Szemplinski brings leadership to her volunteer role.

"Our former CEO, Paula Stopera, used to call me the 'silent giant' because I sit back and I'm quiet. But when I see something that needs to be done, I take action on it," she says. "I tell people in my department if anyone wants to volunteer but doesn't want to go it alone, we'll go together."

Szemplinski also is part of CAP COM's diversity, equity, and inclusion group.

Her volunteer efforts extend beyond the credit union. She rescues dogs and has traveled to Ohio, Michigan, and West Virginia to retrieve animals. She's hosted as many as 12 dogs at a time at her home.

She also volunteers at Albany Friends of Recovery to spread awareness of addiction. She recently signed up to volunteer with the Red Cross to be part of its disaster relief team.

"Once I complete my training, I will be able to be deployed to other state's disasters," she says.

Szemplinski takes that "can-do" attitude to her full-time job in commercial banking, where she primarily works with small businesses on loan documentation.

"I love watching the small businesses grow," she says. "Many financial institutions offer the same programs, but we make a difference through the relationships we build with our members."

Jill THOMAS-AVILES

JAX FEDERAL CREDIT UNION › JACKSONVILLE, FL

In touch with tech

Jill Thomas-Aviles brings the best of digital banking to JAXFCU.

Digital banking keeps getting easier and smarter for Jax Federal Credit Union (JAXFCU) members.

In April, a new system debuted that enables members to manage all their accounts, including credit cards, through the JAXFCU website or in a single mobile app. In one view, which is consistent regardless of whether they are online or in the app, members can conduct financial tasks and track spending and goals.

Behind the tech is the hard work of Jill Thomas-Aviles, vice president of operations and digital strategy for the \$535 million asset Jacksonville, Fla., credit union.

“She’s been at the helm of instituting every significant digital system at JAXFCU since 2000,” says Chief Marketing Officer Angie Coleman.

Thomas-Aviles came to guide JAXFCU’s digital presence simply by volunteering for the post.

Thomas-Aviles has worked in nearly every area of the credit union. A self-described “geek,” she was online a lot during her spare time and, by 2003, could see that what was then called “home banking” would become a business imperative for the credit union.

“I wrote a proposal on how we needed to figure this out and see what it could be,” she recalls.

“Her leadership skills have positioned JAXFCU to keep pace with the 21st century,” Coleman says, “and, she also has enabled the organization to lead the way.”

Thomas-Aviles attributes her success to advice from her mother, which she imparts to her two sons: Dedication, knowledge, and hand-raising are career elixirs.

That combined with her “awesome team” enabled Thomas-Aviles to finesse tech innovations for JAXFCU, even when circumstances conspired against her.

She spearheaded a debit card conversion last summer, for instance, which would result in JAXFCU’s ATMs becoming wireless, a necessary precaution for reliable service given Jacksonville’s hurricane and storm risks. The conversion coincided with a change in card processors. To pull off such a complex change, “normally your vendors come to your location,” Thomas-Aviles says.

However, due to the pandemic, vendors participated remotely—a difficult situation in itself. Then, 10 days before the system went live, the team was quickly forced to work from home.

Despite these challenges, the team pulled through with a detailed project plan, Thomas-Aviles says.

To stay ahead of tech innovations, she asks JAXFCU staff to report which services members like, which ones they’ve found problematic, and which enhancements they’d welcome.

With this insight, Thomas-Aviles will continue leading JAXFCU into the future.



Wilson WIZALAMU

CENT-CENT SAVINGS & CREDIT COOPERATIVE
SOCIETY › HARARE, ZIMBABWE

'Self-responsible' financial security

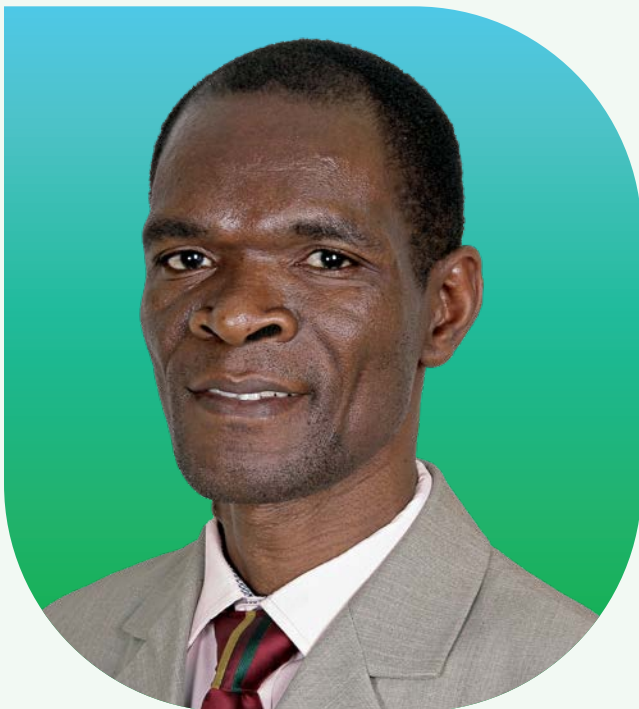
Undaunted by challenges, Wilson Wizalamu opens a credit union.

In the past two decades, Zimbabweans have endured unemployment, food shortages, and poverty among other socioeconomic challenges.

Fortunately, the "economy is now on the mend," says Wilson Wizalamu, but a third wave of the coronavirus pandemic "is threatening to devastate the gains."

That doesn't deter Wizalamu, who has made it his "labor of love and work of faith" to help Zimbabweans via the Cent-Cent Savings & Credit Cooperative Society (SACCO), which is the Southern African nation's equivalent of a credit union.

If his success to date is any indication, Wizalamu will see his dream of Cent-Cent being a "learning, practicing, and teaching SACCO" that spurs a wide credit



Wizalamu addresses the Southern African Development Community SACCO Managers Forum in 2018.

union/SACCO movement in the country of 15 million people.

Wizalamu's path to the unpaid post of Cent-Cent's "head of secretariat," a title analogous to CEO, is a remarkable story of selfless dedication.

It starts in 2006 when Wizalamu, then working for a bank, began an MBA program at Zimbabwe Open University. His dissertation focused on bringing services to the unbanked.

Wizalamu's role at the bank inspired the topic. One of his tasks involved increasing market share through competitive analysis. Because about 80% of the Zimbabwean population was unbanked, Wizalamu considered this group the logical target.

After finding banks were only interested in high-net-worth individuals, he decided to form a SACCO.

In 2014, he recruited 12 people to serve on a SACCO formation committee, as required by Zimbabwean law.

Explaining his concept of a digital-only SACCO posed the biggest challenge to gaining regulatory approval for Cent-Cent in late 2015. Wizalamu believed this approach "provided an agile and cost-effective way to reach the financially excluded."

After securing approval, Cent-Cent opened an office in Harare (Zimbabwe's capital) in March 2016. Although the aim was to eventually operate digitally, "we were doing much of our core processes manually because we could not afford a digital core banking system," Wizalamu explains.

Member recruitment relied on messaging through WhatsApp, along with traditional word of mouth.

Regular membership shares were \$50 and could be paid over time. This provided access to "productive" loans for startup and working capital for members' small enterprises, as well as "providential" loans for school fees or health care costs.

Wizalamu has achieved several credit union education credentials and is the first participant from the African continent to join the Filene Research Institute's i3 program for credit union professionals.

"My hope is to see the credit union/SACCO movement become the key enabler of all the aspirations of Zimbabwe," he says.

Kara YAQUINTA

TROPICAL FINANCIAL CREDIT
UNION › MIRAMAR, FL

Behind the microphone

Kara Yaquinta talks money management on Tropical Financial Credit Union's podcast.

Financial conversations can be awkward. Kara Yaquinta set out to change that—and, in the process, launched an award-winning program that encourages honest, open conversations about money.

“Everything in life deals with money,” says Yaquinta, digital growth strategist at \$927 million asset Tropical Financial Credit Union in Miramar, Fla. “But what are the things beyond money that affect me? How can I do the things I love but reorganize and restructure my wallet to match or support them?”

These questions drive Get Beyond Money, the credit union's initiative providing judgment-free financial guidance to members and the community. When Yaquinta started at Tropical Financial as a content strategist, she took the lead on Get Beyond Money, building out the program's resources with videos, articles, guides, checklists, and a dedicated podcast.

“It's a movement for those who feel embarrassed or haven't had the resources or tools to talk about money,” Yaquinta says. “It's also a community of like-minded people looking for a support system.”

Yaquinta co-hosts the Get Beyond Money podcast, and cultivates conversations with guests—including community leaders, entrepreneurs, and financial experts. She also partners with local influencers to increase awareness of the show and grow its listenership.

“She has turned nonbelievers into believers when it comes to creating content for Get Beyond Money,” says Todd Templin, executive vice president of BoardroomPR and public relations partner for Tropical Financial. “The podcast has been steadily growing since its launch.”

Yaquinta's direction earned the program a CUNA Marketing & Business Development Council award in 2020. She advanced to her current leadership role in 2021 and developed vital new technical skills through extensive coursework.



Through her training, Yaquinta has learned to prioritize data. “Listen to data and let it guide you,” she says.

Data has empowered Yaquinta to implement artificial intelligence and personalization in member communications. This allows the credit union to “serve the correct message to the correct person at the correct time,” she says.

Yaquinta also is an active member of the Tropical Community Action Team, which supports charitable causes like the Humane Society of Broward County's Walk for the Animals, Susan G. Komen, and JDRF (Juvenile Diabetes Research Foundation). Yaquinta has Type 1 diabetes, so the credit union's volunteer work with JDRF is particularly meaningful to her. “It was inspiring that our team chose me as their face,” she says. “It's cool that we volunteer as one.”

In addition, Yaquinta serves on the board of the League of Southeastern Credit Unions & Affiliates Young Professionals Group.

When she's not behind the microphone or giving back to the community, Yaquinta enjoys motivating others as a cycling instructor. As with her credit union career, cycling is a perfect match for Yaquinta's upbeat personality.

“I love showing up and giving back to my riders what was given to me,” she says. “Giving my heart and soul to people—I'm down for that.”

Chantal ZARBAUGH

KAUAI GOVERNMENT EMPLOYEES FEDERAL CREDIT UNION › LIHUE, HI

Many hands working together

Chantal Zarbaugh spearheads KGEFCU's pandemic relief on Kauai.

Before joining Kauai Government Employees Federal Credit Union (KGEFCU) as a business development officer in 2020, Chantal Zarbaugh had already been a lifelong member and a volunteer on the credit union's marketing committee.

In her new role, Zarbaugh worked to grow membership through the credit union's select employee group program, Lōkahi Partner. Lōkahi translates to "many hands working together." The program enables local businesses to join KGEFCU and offer employees and their families the opportunity to bank locally.

With the pandemic abruptly curtailing tourism—Kauai's economic mainstay—the need for "many hands working together" took on new urgency.

Relieving widespread food and financial insecurity became Zarbaugh's priority. "I had to pivot fast in my role," she says.

As a Kauai native, Zarbaugh leveraged her personal ties to people, groups, and businesses to enlist partners for a relief campaign.

KGEFCU, a community development financial institution in Lihue, Hawaii, assisted in distributing \$5.6 million of federal rent relief. The credit union's community development department oversaw the coordination with state and county authorities, and Zarbaugh spread the word about the rental help through her community contacts.

Hunger became a pressing issue, and Zarbaugh spearheaded several food initiatives that alleviated need.

The local group, "Feeding the Homeless with Ho'omana," put out a call for help. Zarbaugh responded by organizing donations of nonperishable food and other items.

When the group's director called her again, explaining that a homeless camp had no food for a weekend, Zarbaugh came through again. She tapped a restaurant friend to secure pizzas and leveraged credit union sponsorship funds to purchase, cook, and pack meals.

In another emergency, Zarbaugh's own family helped her prepare 90 meals.

KGEFCU also bought from local businesses, ranchers, and farmers during the pandemic. It partnered with Kauai Independent Food Bank to supplement those purchases and launched the "Eat. Shop. Support. Bank Local." campaign to distribute food in reusable canvas bags.

Island morale needed a boost, too, as did music and the arts. So Zarbaugh guided the \$125 million asset credit union in sponsoring virtual musical performances at its new, not-yet-opened Kilauea branch. Kauai Museum loaned artifacts to display in the Kilauea office, which itself contains a 40-foot mural depicting the history of 47-year-old KGEFCU.

Zarbaugh's work to forge partnerships and identify community needs fits perfectly with KGEFCU's philosophy. She is grateful the credit union "supports and allows me to create ways to help our community."





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