

Credit Union

MAGAZINE

FALL 2022

10TH ANNUAL ROCK STARS

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Raul Cordero

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Tiffany Goforth

Ami Iceman-Haueter

Brian Isham

Lyn Kirkwood

Kevin Lashley

Steven Leafgreen

Denise Leonard

Emma Protsik

Caroline Santangelo

Dani Sherman

Kristin Shultz

Mitch Speer

Keith Stone

Wendy Tariff

Mike Tucker

Jennifer Walz

Ted Wenzlick

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Well put, Rock Stars

2022 Credit Union Rock Stars in their own words.

Some terms that describe the 2022 Credit Union Rock Stars: Passionate, creative, dedicated, inventive, inspirational.

But more interesting are these innovative leaders' own words.

Some of my favorite quotes from this year's Rock Stars:

>On tackling challenges: "I embrace all challenges that come my way and look at them as opportunities to excel and be successful."—Latonya Allen, Government Printing Office Federal Credit Union, Washington, D.C.

>On the need to look ahead:

"Never solve today's problems today. With each decision, think about the challenges you'll face in 18 months."—Jason Buchanan, Blue Federal Credit Union, Cheyenne, Wyo.

>On the importance of data: "The goal is to obtain actionable infor-

mation that allows us to make the right decisions at the right time and offer our members better financial tools."—Raul Cordero, Tropical Financial Credit Union, Miramar, Fla.

>On financial well-being: "Trust and willingness to do whatever it takes for each other is the magic."—Caroline Santangelo, Workers Credit Union, Littleton, Mass.

"We consider ourselves professional problem solvers, and our job is to listen and learn."—Mike Tucker, West Virginia Central Federal Credit Union, Parkersburg, W.Va.

>On the member experience: "To have a great member experience, you have to always be innovating. To create solid innovations, you have to know what the member experience is."—Ami Iceman-

Haueter, Michigan State University Federal Credit Union, East Lansing, Mich.

>On empathy: "We can make a difference every day to someone who might be going through something tougher than we'll ever see."—Tiffany Goforth, United Southeast Federal Credit Union, Bristol, Tenn.

Nicely put, Rock Stars.

And nicely done, Fiserv, for sponsoring our 10th year of honoring the movement's best and brightest.



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LATONYA ALLEN

GOVERNMENT PRINTING OFFICE FEDERAL CREDIT UNION › WASHINGTON, DC



A generous spirit

Latonya Allen strives to move members and co-workers forward.

Latonya Allen began her credit union career as a high-school intern. Three years later she joined Government Printing Office Federal Credit Union in Washington, D.C., where she's now director of consumer lending and marketing.

Along her career path have been several notable achievements, including her graduation from the National Credit Union Foundation's Development Education program.

Allen is proudest of receiving the African American Credit Union Coalition's (AACUC) 2022 Commitment to Change Young Professionals Leadership Award. This honor recognizes credit union leaders who exemplify bold, mindful, and brave leadership for working to eradicate racism throughout the credit union industry and advancing AACUC's mission.

Allen is a positive thinker. During the pandemic, she quickly adapted to change and learned to prepare for the unexpected.

"It was a challenge to guide our members to a new way of banking," she says. "We wanted to let our members know we care about them. The world will never be the same. We created programs to assist members struggling with hardships and made sure everyone knew how to access their funds."

Allen is an active AACUC member, where she's a chapter liaison. She also serves as underground advocate for the Underground Movement, an industry initiative founded by Mitchell Stankovic and Associates.

In addition, Allen is a member of the Credit Union Financial Education Network and the MD|DC Credit Union Association Young Professionals Network.

Allen is passionate about the credit union philosophy of "people helping people." She marvels at the "special feeling of helping those around me with their financing and banking needs."

She adds, "The credit union space allows me to be my authentic self, which means I can be brave enough to give my best and speak boldly when I see changes that should be made to better the lives of our members."

Each day at work, Allen aims to make a difference in the lives of her co-workers and members. She strives to take more risks, embracing the mantra, "the bigger the reward the greater the risk."

"As lenders, we sometimes shy away from risk," Allen says. "However, in today's world we must take risks every day."

"I have learned not to run from things I don't like or may disagree with. I embrace all challenges that come my way and look at them as opportunities to excel and be successful."

ADAM BRICE

EFCU FINANCIAL › BATON ROUGE, LA

Products, pricing, and service drive success

Adam Brice knows lending and member service go hand in hand.

Adam Brice has an affinity for lending.

When he joined EFCU Financial in Baton Rouge, La., in 2009 as an indirect underwriter, the department struggled to fund \$4 million in auto loans each month.

Today, with Brice at the helm as senior vice president of lending, the credit union funds \$25 million to \$30 million in auto loans each month.

The trick was making the “strategic move to go into underserved areas in the state and sign up new dealerships where a credit union presence was lacking,” he says. “We focused on these communities using our strategy of superior pricing, superior service, and superior products.”

“Adam and his team have expanded our dealer relationships to 75 by adding 30 new dealerships,” says Tyler Grodi, CEO at the \$904 million asset credit union.

With so many employees working from home, another lending challenge was dealing with the impacts of COVID-19. “We had to quickly figure out ways to do things—for example, becoming paperless by implementing e-contracts with our dealerships in a short period of time,” says Brice.

But the rapid changes have made the credit union more efficient. “Meeting those challenges as a team made us better and stronger together than we were before,” he says.

Growing the mortgage and indirect lending portfolios while remaining efficient with staffing is a huge feat.

He’s done this while keeping delinquency rates among the state’s lowest, adds Grodi. “Adam does all this by focusing on innovation and efficiency, and he never asks his staff to do anything he would not do himself.”

Each day, Brice’s goal is to ensure his staff has everything they need to make their jobs as easy and smooth as possible. “They make our successes possible,” he says.

This includes using technologies younger generations prefer.

“This helps us provide the community with great rates, great service, and new, inventive products to meet their financial needs,” Brice says.

Providing a loan can be a life-changing event that transforms hopes and dreams into reality.

“Helping people is a special feeling,” he says. “I’ve learned that if you have a chance to help someone, do it. You never know what’s going on in someone’s life, and even the smallest gesture can make a big difference.”





JASON BUCHANAN

BLUE FEDERAL CREDIT UNION › CHEYENNE, WY

A credit union convert

Jason Buchanan finds his niche after a 20-year banking career.

Jason Buchanan wasn't thinking credit unions when he began his financial services career as a file room clerk at an independent bank in Waco, Texas.

Over the next 20 years he worked in successively larger financial institutions in a variety of roles, including credit analyst, compliance officer, and director of operational risk.

These opportunities prepared him for the start of his credit union career in 2021, when he was hired on as chief credit and risk officer at \$1.5 billion asset Blue Federal Credit Union in Cheyenne, Wyo.

Buchanan hit the ground running. In his short time at the credit union he has deployed three probability of default models and launched a new loan origination system.

Buchanan is also leading two "industry first" initiatives that are part of Blue Federal's "My Community" plan. The first project focuses on small business advising and education.

Buchanan's team is creating a small business report card member businesses can use to identify weak spots they can correct with credit union assistance.

The second is the My Community Mortgage Program, a pilot initiative for first-time homebuyers

that provides loans with no down payment and no private mortgage insurance.

Other Blue Federal members cover the down payment by pledging high-yield share certificates as collateral.

"This is a win-win for members who can afford a mortgage payment but not a down payment, and other members with funds to earn a great rate with a little bit of risk," says Kim Alexander, chief strategy and growth officer.

Although Buchanan found working with global banking organizations fulfilling, he struggled to justify the high cost and limited availability of banking services.

"In the credit union industry, profits are dedicated to our members," he says. "This is a mission I identify with every day."

The COVID-19 pandemic proved the value of agility for solving challenges and serving members.

"Never solve today's problems today," Buchanan advises. "With each decision, think about the challenges you'll face in 18 months. If you think you'll require staff, resources, or other preparations, begin those efforts now."

You can't always avoid surprises, he says, "but if you aren't thinking about the future, you surely won't be ready for it."

EDWIN COLE

HONOR CREDIT UNION › BERRIEN SPRINGS, MI

‘Wizard behind the curtain’

Edwin Cole keeps Honor Credit Union’s IT safe, secure, and running smoothly.

Edwin Cole joined Honor Credit Union in Berrien Springs, Mich., in 2015 and has been the “technology ‘wizard behind the curtain’” ever since, says Ed Freed, vice president of information technology (IT) at the \$1.3 billion asset credit union.

As assistant vice president of IT, Cole oversees IT infrastructure and cybersecurity. He’s responsible for the overall IT environment, including security, capital budget planning, and long-term strategic planning.

Cole ensures that Honor’s technology environment is secure and compliant, and meets members’ needs, Freed says. “Eddy’s wealth of knowledge and experience has allowed Honor to stay ahead of today’s ever-changing threat landscape. He has also run the IT Steering Committee meetings for the past few years and single-handedly owned all IT audits.”

Cole worked in multiple IT roles before Honor hired him as systems administrator. He later advanced to infrastructure assistant manager, where he oversaw the help desk and infrastructure teams.

He was promoted to infrastructure manager in 2016 and became assistant vice president of IT in 2019.

In 2021, Cole embarked on his journey toward

“Connecting with your peers and your team is critical.”



becoming a certified information systems security professional.

“Earning this certification was a rewarding experience,” he says. “It pushed me to expand my understanding of cybersecurity and how it’s critical for making informed business decisions.”

He has also been a key participant in three mergers and the opening of 11 new branch locations.

“Each of these projects had unique challenges,” Cole says. “For example, we migrated six locations to Honor’s infrastructure in one weekend, which required phenomenal teamwork across the organization.”

Cole is grateful for the trust Honor’s leadership team showed in promoting him into a management role.

“This isn’t always a natural transition for technical folks,” he says. “Fortunately, I was surrounded by great mentors who guided me through the transition. Honor also invested in me through leadership programs and professional coaching. Looking back, I better understand the difference between thinking like a technician and thinking like a manager.”

Leadership also requires intentional relationship building, especially in hybrid or remote work environments.

“Connecting with your peers and your team is critical,” says Cole. “Just like a PC needs monthly patching, peer relationships need a maintenance schedule as well.”

“Eddy goes above and beyond to make sure the technology works,” says Chief Operations Officer Megan Hendrix. “Most of our members don’t realize how much work is being done because everything just works, and the technology keeps getting better.”

RAUL CORDERO

TROPICAL FINANCIAL CREDIT UNION › MIRAMAR, FL

The data master

Raul Cordero brings information to life for his Tropical Financial teammates.

A native of Venezuela, Raul Cordero has mastered English as a second language and assumed a position as a data architect and integrations lead at \$927 million asset Tropical Financial Credit Union in Miramar, Fla.

In this position, he has mastered another language: data.

“We do a lot with data,” Cordero says. “My job is to manage every facet of the data lifecycle, the road data takes from the source systems to a central repository where it can be aggregated and analyzed, and then finally represented or used for different purposes.”

His understanding of how to manipulate data makes life much easier for the rest of Tropical Financial’s staff. For instance, he recently spearheaded a marketing automation project that saves employees hours of labor in entering member data into the credit union’s core system.

“We created an automated process that synchronizes our marketing system database with the information we have in our core system,” Cordero says. “It’s bidirectional. The two systems talk to each other.”

Manipulating systems and data “to talk to each other” is a trick of the trade for Cordero. He makes sure the data flows correctly to support credit union operations while at the same time adding value, he says.

“The goal is to obtain actionable information that allows us to make the right decisions at the right time and offer our members better financial tools,” Cordero says.

One of Cordero’s greatest gifts is his eagerness to make work more rewarding and meaningful for his Tropical Financial teammates.

“Raul has a superpower of being a selfless teammate,” says Kara Yaquinta, marketing manager. “He always puts the team first whether that’s taking a moment to ask questions, to understand, or to jump in and help.

“He always leads with ‘yes’ and is focused on

learning things that go beyond his wheelhouse,” she continues. “He adds value to every conversation and, more importantly, every idea Tropical implements.”

That may be the most meaningful part of Cordero’s job.

“Being a good teammate and leader is fundamental for IT people because technology supports every aspect of the organization,” he says. “It’s critical that my internal members, as I like to say, see me as part of their team. We’re all in the same boat. We share the same goals.”



KEVIN CRANE

TRUSTONE FINANCIAL CREDIT UNION › PLYMOUTH, MN

A passion for service

Kevin Crane thrives on navigating complex business challenges.

Kevin Crane loves a challenge, especially being part of the team that tames it.

As board vice chair at \$4.4 billion asset TruStone Financial Credit Union in Plymouth, Minn., Crane is one of the youngest people to serve in an executive capacity on that board.

After graduating with a law degree in 2012, he joined medical device company Medtronic as manager, global contracts for clinical study administration.

To satisfy his passion for service, Crane joined the board of Firefly Credit Union in 2016 and later helped it merge with TruStone Financial, where he directs the compensation committee among other duties.

In his younger years, Crane played organized sports and knows what it feels like to be part of a winning team. He was a member of the St. John's University football team, as well as a national champion in Australian Rules Football with the Minnesota Freeze.

"We were all focused on a particular goal and worked together to achieve it," he says. "That same drive is evident in the cooperative spirit of the credit union industry. We collaborate whenever possible to deliver on our mission of service."

From 2020 to 2021, he helped lead TruStone Financial through some big changes, including the merger with Firefly. These two complex institutions—each approaching \$1.5 billion in assets—successfully merged in a little over a year during the height of the pandemic.

"When a lot of things are happening at once, you want Kevin on your side," says James Sackett, TruStone Financial's board treasurer. "Kevin has long had a skill to quickly and effectively navigate just about any situation, no matter how big, complex, and impactful."

TruStone Financial's mission is to engage, educate, and inspire members to achieve lifelong financial well-being.

"It's truly rewarding to serve as a volunteer to enact

the democratic principles and representative aspect of the credit union's board," says Crane. "We are all working together as a team to execute on the engagement and education of our members."

Crane is always looking for ways to enhance the member experience.

"We're doing that with technology, partnering with some truly innovative fintechs," he says. "We're also not forgetting the personal touch, and we put considerable time and energy into developing our employees. Ultimately, it's our people who deliver our personal touch. Remembering our roots as a community-first organization and sticking to our mission, vision, and core values is how we do it."



MONICA GALINDO

GECU › EL PASO, TX

No boundaries to the mission

Monica Galindo crafts advocacy messages that demonstrate the effect of legislation.

When Monica Galindo saw a posting for GECU's newly created director of advocacy and external affairs position, she had to apply.

"I knew I would love it—that it would be perfect for me," she says.

Her passion was key to her landing the job. After all, a love for GECU, its community, and the overall credit union mission is a requisite skill for the role.

Since starting at GECU as a title clerk in high school, Galindo kept advancing into new areas within the \$4.1 billion asset credit union in El Paso, Texas.

Knowing a college degree would allow her to progress further, she took classes at night and during her time off, and graduated shortly before eyeing the new post in 2016.

She's grateful to Crystal Long, GECU's president/CEO, for "allowing me to mold the job."

Looking at Galindo's varied duties—meeting with federal, state, and local lawmakers; developing a young professional (YP) program for GECU; and crafting messaging on important legislative issues to name just a few—it's an ambitious agenda.

In addition to being a 2022 Rock Star, the Cornerstone Credit Union League named Galindo the Young



Professional of the Year.

The dual awards are appropriate, she says, because participation in the league and related groups keeps her abreast of legislative issues and initiatives she can bring back to GECU.

Moreover, Galindo credits the National Credit Union Foundation's Development Education (DE) program for "promoting internal reflection, leadership, and putting the people helping people philosophy into action."

Her DE project was to "develop a more robust and intentional YP program for GECU."

She tailored the program to what YP participants value, including professional development, community involvement, and government relations.

Messages to lawmakers and GECU's 900 employees and 400,000 members are more effective "if I show how legislation impacts them," she says.

Having grown up in El Paso, Galindo forges local partnerships with groups such as United Way and El Pasoans Fighting Hunger "to identify and solve challenges our members and the El Paso community face."

GECU members can't thrive without a vital, healthy, community and economy, she explains, which makes support for community a unique credit union business model and a virtuous circle.

ROBBY GLORE

COMBINED EMPLOYEES CREDIT UNION › WARNER ROBINS, GA

Playing many roles

Robby Glore brings Combined Employees Credit Union back from the brink of failure.

Robby Glore is the CEO at Combined Employees Credit Union in Warner Robins, Ga. He's also the administrative assistant, collector, electrician, roofer, painter, and plumber at the \$13 million asset institution. "That's the beauty and downfall of a small credit union," he says. "We wear a lot of hats."

Glore didn't always have so many hats. He's worked at financial institutions since 1974, someone who "starts in the mail room and works their way up."

When retail banking became more income driven, he moved to the credit union movement in 1991.

"Credit unions were right in my wheelhouse," he says. "It was a breath of fresh air. It was like, 'This is what I love to do. This is helping people.'"

Being a CEO was on Glore's bucket list, but taking the reins at the struggling Combined Employees posed stiff challenges. Still, Glore felt he could turn the credit union around and accepted the job in December 2016.

"It was scary to start," he says. "It took every bit of knowledge I've acquired to turn the financials around."

While the worst part of the turnaround was trimming staff, Glore also restructured lending, visited



From left: Patrick La Pine, CEO, League of Southeastern Credit Unions & Affiliates (LSCU), Combined Employees Credit Union CEO Robby Glore, and Kevin Johnson, LSCU Foundation board chair.

select employee groups, analyzed expenses, negotiated new vendor contracts, and reinvigorated the credit union's "people helping people" philosophy.

It took time for the changes to pay dividends, as the credit union endured four years of losses. During the 2019 exam, an examiner told Glore, "I can see everything you've done here. It will work. It's just going to take more time."

That became the knot at the end of Glore's rope. He held on to it, and the credit union's financials started to turn around in August 2020.

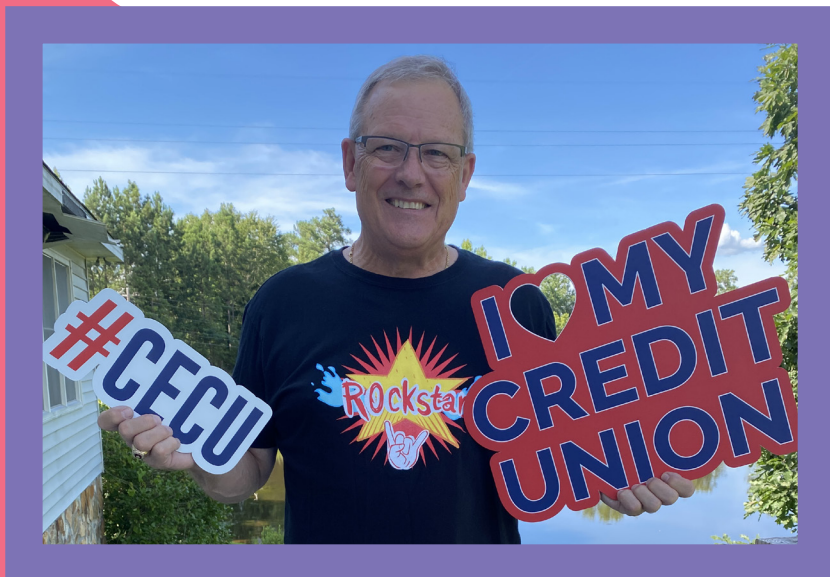
The Combined Employees team turned a \$44,000 deficit halfway through 2020 into a \$5,000 loss at year's end. In 2021, the credit union posted \$53,000 in income for the year.

That year, the credit union received the Louise Herring Philosophy-in-Action Award, and the League of Southeastern Credit Unions named it Credit Union of the Year for institutions with less than \$100 million in assets.

Glore, who enjoys bowling, golfing, fishing, and spending time with family, likes to tell members, "You own this credit union, so help me build it."

Employees and members have Combined Employees moving in the right direction, but it still faces the same challenges affecting all small credit unions.

"Succeeding takes credit unions coming together and helping each other. That's how we're going to survive," Glore says. "I love my credit union, I love what it stands for, and I love that we help people."



TIFFANY GOFORTH

UNITED SOUTHEAST FEDERAL CREDIT UNION › BRISTOL, TN

Marketer impacts financial choices

Tiffany Goforth provides financial education to people in all circumstances.

It didn't take long for Tiffany Goforth to see the value of credit unions after she joined \$200 million asset United Southeast Federal Credit Union in Bristol, Tenn., in 2012.

"I fell in love with the 'people helping people' motto," says Goforth, vice president of business development and marketing. "It can mean so many different things for our members, whether that's member service representatives helping members open a

checking account, someone buying a dream home, or helping our community's schools."

Goforth leads efforts to educate local students about building a better financial future. Her goal is to improve students' understanding about the importance of saving, budgeting, money management, and the value of credit unions.

"We've all been in their shoes, lacking the knowledge to understand the impact of our financial choices," she says.

Goforth enjoys being in the classroom, teaching financial basics and Junior Achievement classes while offering hands-on experiences to provide financial insights. United Southeast Federal values financial education for people of all ages in all circumstances.

Her latest foray into financial education is the credit union's participation in the Sullivan County jail system's transition-to-work partnership. Participating prisoners receive assistance finding jobs through community resources.

"It is an eye-opening experience," Goforth says. "When someone is in that situation, they need community support to acclimate to the work environment. We are honored to be part of the solution to launch them forward to success."

She also focuses on the credit union's strategic goals, particularly growing membership and increasing product and service use among United Southeast Federal's more than 17,000 members. Marketing growth is a team effort, and Goforth created a marketing dashboard so team members can track daily progress toward short-term and strategic goals.

"I'm passionate about sharing goals with team members," Goforth says. "Team members become engaged in their part of achieving goals if they know what we're working toward every day."

As an on-the-go mom of two sons who love playing baseball, Goforth "just keeps going," keeping her energy level set on high. She wants to make her sons proud of the civic and church work she does in the community while encouraging them to wake up every day and choose their attitude.

"We can make a difference every day to someone who might be going through something tougher than we'll ever see," she says. "My job at USFCU allows me to share the people helping people philosophy daily."



AMI

ICEMAN-HAUETER

MICHIGAN STATE UNIVERSITY FEDERAL CREDIT UNION › EAST LANSING, MI

Great member experience requires innovation

Ami Iceman-Haueter creates the 'next best right thing to do.'

Innovating and exploring the member experience are better together.

That's the perspective of Ami Iceman-Haueter, chief research and digital experience officer at \$6.8 billion asset Michigan State University Federal Credit Union in East Lansing, Mich.

"To have a great member experience, you have to always be innovating," she says. "To create solid innovations, you have to know what the member experience is."

Iceman-Haueter joined the credit union's research team in 2019 and was promoted to her current position in August 2022. She thrives on using research, data, and member input to drive change and create the lasting experiences members want.

"I subscribe to creating the next best right thing to do," Iceman-Haueter says. "That's how we created our research area."

Collaboration brings out the best in everyone, she says. Iceman-Haueter listens to fellow employees to learn about their areas of expertise, giving them the conversational space needed to speak from experience.

She aims to create an "open room" for meetings, asking everyone to put all their cards on the table and encouraging participants to share both personal and professional insights. Doodling and other forms of play are always welcome.

"That leads to colorful conversations," Iceman-Haueter says. "When everyone feels they belong and have a say, that creates a massive impact."

Iceman-Haueter has centralized the collection of member feedback while seeking out new sources of input to hear more voices and "lean into people." She engages members and employees in developing tools for the future.

She also hones her leadership and collaboration skills, participating in Members Development Company's NextUp innovation program as a participant and group leader. She's also taken part in Leadership Lansing and the Filene Research Institute's i3 Group.

Iceman-Haueter, secretary of the Arts Council of Greater Lansing, fuels her creativity through drawing, painting, and crafts, and cross-stitched her way through pandemic stay-at-home days. She stopped trying to quit doodling during meetings, listing this habit as a specialty on her LinkedIn profile.

Her creative goal is to "center" herself so her brain is open to possibilities as she works to solve the "giant, fun puzzle" of preparing the credit union for the future. She's thankful for the opportunities Michigan State University Federal Credit Union provides, and she reciprocates by supporting employees and members.

The goal: "Create something better than it was yesterday for tomorrow."



BRIAN ISHAM

CREDIT UNION OF AMERICA › WICHITA, KS



King of culture

Brian Isham serves as a culture ‘bridge’ between leadership and employees.

Brian Isham wants fellow employees at Credit Union of America in Wichita, Kan., to share the mantra taped to his workplace computer: “We come to work every day inspired to make a difference in our members’ lives.”

Isham, assistant vice president of culture at the \$1.2 billion asset credit union, believes in continually reinforcing what matters.

His daily reminder of every interaction’s best starting point is an Indra Nooyi quote posted on his office wall: “Assume positive intention.”

Gathering employee input by listening, collecting feedback, and conducting surveys is essential to Isham’s role in creating and reinforcing a positive workplace culture. Sharing that input makes him a “bridge” for leadership and employees.

“My job is to make sure the people who develop our products and processes are happy and supported,” Isham says, adding that the goal is engaged employees who live Credit Union of America’s mission and values. “It’s one thing to say it and another to live it out loud.”

Isham began his career at a Wichita finance company. In 2016, Credit Union of America hired him as assistant branch manager. He soon shifted to sales and service quality coaching, which evolved to focus on member experience and then culture.

“That role pulls to the forefront how important

the employee experience is and how it impacts the member experience,” Isham says.

Credit Union of America accomplished a record-high service score of 4.6 on a 5.0 scale in 2021 while navigating the coronavirus, branch closures, a phone system overhaul, and low staffing levels. Listening to employee needs, focusing on recognition, and keeping employees connected during challenging times contributed to the high score.

In 2022, implementing a new peer-to-peer recognition program and diversity, equity, and inclusion strategies have enhanced these efforts.

Isham cites his mother, Teresa, a human resources director at a hospital, as his professional hero. His identical twin, Shawn, a police officer, taught him “how important people are to navigating this world.”

His partner, Luis, offers an introvert’s perspective to balance Isham’s “complete extrovert” view.

Isham enjoys activities that engage his brain, including playing the French horn, learning the harp, testing himself in strategy games, and simultaneously completing an MBA and CULead, a Heartland Credit Union Association leadership program.

While Isham loves to be in motion, he reminds himself to pause and listen to employees and members for guidance on the next step toward a stronger culture.

“Action is never the first step,” Isham says. “The first step is understanding the need.”



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. It is amazing to see how our incredible credit union partners overcame, and even embraced, the level of change over the last few years.

My team and I have spoken with many credit unions this year about innovations in technology, the changing marketplace, the economic environment and more. Your spirit to serve members and communities is both inspiring and energizing.

Shining Examples of the Credit Union Industry

This year's Rock Stars are shining examples of those in the credit union industry who continue to push boundaries and address challenges with determination. This award recognizes the tenacity, diversity and innovation of the many individuals and institutions making a difference and creating significant opportunities for their members and communities.

Fiserv is honored to be a part of the growth and momentum propelling us forward together.

Your unwavering focus is on providing
the best member experience.

At Fiserv, our unwavering focus is on helping you do that
across every touchpoint.

financial services @ the speed of life®

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LYN KIRKWOOD

KIRTLAND FEDERAL CREDIT UNION › ALBUQUERQUE, NM

Blessings for all

Lyn Kirkwood focuses on fun and making others happy.

Lyn Kirkwood is always looking for ways to make others' spirits soar.

She may brighten people's day by visiting a Kirtland Federal Credit Union branch in Albuquerque, N.M., to greet members and employees, offering a helping hand to military servicemembers, or serving on the official scoring team of the Albuquerque International Balloon Fiesta.

"I'm all about the fun," Kirkwood says. "I'm making other people happy so I'm making myself happy."

Kirkwood met leaders of the \$939 million asset

credit union while volunteering for Kirtland Air Force Base causes before she retired in 2007 after 30 years at the Air Force Department of Defense.

Retired Kirtland Federal CEO Dave Seely gave her six months to enjoy retirement before persuading her to join the credit union's supervisory committee. Six years later, she joined the board of directors.

As both the wife and mother of military veterans, Kirkwood understands the needs of military families. She works as a board member and volunteer for Team Kirtland to provide a "home away from home" for young aviators on their first assignment.

Their volunteer "families" may invite them to Thanksgiving dinner, help them do laundry, or teach them to make pancakes.

Kirkwood also is a volunteer and board member at the Good Shepherd Center, which provides services for addiction recovery and mental health, as well as food, shelter, and clothing for homeless people.

"There are a lot of veterans who end up on the streets," Kirkwood says. "My heart just melts when I hear someone say, 'If it weren't for this, I would be dead.'"

Her husband, Jon, retired from special operations command and later from Lockheed Martin Corp. They pass on their family's blessings by staying active in military- and faith-based causes.

"I get a lot of satisfaction from being able to provide assistance to others," Kirkwood says.

She notes that Kirtland Federal's values match her own: trustworthiness, respect, responsibility, fairness, citizenship, and care. "I promise to always treat everyone with compassion and understanding because you never know what their life or their day is like."

Kirkwood gave up some activities in retirement but refuses to step back from others. Instead, she seeks to strengthen her community while lifting the spirits of everyone she meets.

"When you've been given so much, the least you can do is give back a little piece of yourself to others," Kirkwood says. "It puts a smile on my face every day."



KEVIN LASHLEY

UNITED ENTERPRISE CREDIT UNION LTD.
› BRIDGETOWN, BARBADOS

Climate crisis: a fight for survival

Kevin Lashley sees himself as ‘chief servant.’

You won’t find Kevin Lashley sitting idly by as climate change alters the landscape of the Caribbean. Instead, he makes “people helping people” his mantra for serving others on his native island of Barbados and beyond.

“I want to do the best I can and not loiter on the streets of life,” Lashley says.

As board president at \$7.5 million asset United Enterprise Credit Union Ltd. in Barbados, Lashley led efforts to gather water and supplies for the neighboring island of Dominica after Hurricane Maria struck in 2018 and for the nearby island of St. Vincent after a volcano erupted there in 2021.

“Today it is them, tomorrow it could be us,” Lashley says. “Keeps you humble.”

Lashley, who works as a business consultant, is acutely aware that climate change could bring more natural disasters to the Caribbean islands, even as rising waters erode the Barbados beaches that draw critical tourist revenue.

“The climate crisis is really a fight for survival, especially for small island developing states,” he says. “As Barbados Prime Minister Mia Mottley says, we are on the front lines of the climate crisis. That has implications for employment and quality of life.”

Lashley joined the United Enterprise board in 2009. His wide-ranging achievements include:



United Enterprise Credit Union Ltd.’s Kevin Lashley (right) is on the front line of the climate crisis.



› Increasing green investments and championing a rooftop solar project.

› Receiving the International Credit Union Development Educator designation in 2022.

› Winning the World Council Young Credit Union Professionals (WYCUP) scholarship in 2019.

› Serving on the Barbados Cooperative and Credit Union League board, supervisory committee, and credit committee.

› Completing a successful merger with Shamrock, Barbados’ oldest credit union.

› Serving on the Caribbean Confederation of Credit Unions’ team that used grant funds to develop the Smart Finance app for young adults.

› Mentoring credit union professionals from the Caribbean and worldwide via esteemed founder Melvin Edwards’ CaribDE program.

Winning WYCUP and other awards gives Lashley a platform to speak on important issues, such as George Floyd’s death in 2020. “It was important that attention was drawn to issues such as this to effect change,” he says.

The support of his wife, daughters, parents, brother, and friends was crucial. Lashley’s early mentors, such as Hally Haynes, Keith Jones, Ashton Turney, Patrick McDonald, Anthony Pilgrim, Dalton Medford, and Drayton Carter, taught him the basics of being a credit unionist.

Now board president, he sees himself as chief servant. “As a leader, having a mindset that I am the ‘chief servant’ signals to me that I am the ‘person’ that has to help ‘a people.’”

STEVEN LEAFGREEN

WESTERN VISTA CREDIT UNION › CHEYENNE, WY

Turning numbers into action

Steven Leafgreen embraces a mission of 'your finances, our focus.'

Sometimes, taking a side road on a career path can bring a new perspective.

Steven Leafgreen was pursuing a degree in microbiology in a “stroke of rebellion” from a father and an uncle who were both financial professionals. A college internship at a University of Iowa research genetics laboratory made him realize that although he had an affinity for and love of numbers, he also needed to engage with people.

A bachelor's degree in economics and finance and graduate work at SMU paved the way for his current role as president/CEO at Western Vista Credit Union in Cheyenne, Wyo.

“I love taking numbers and turning them into action items,” he says. “I love it even more when I can convert numbers into creating an environment in which I can see my team experience success and growth, as well as seeing and hearing the stories where we positively impact our members' lives.”

During his five years at the helm, Leafgreen has guided Western Vista through a core conversion, as well as the conversion of mobile banking and statements, the introduction of texting communication, the purchase of a new headquarters, and asset growth of \$100 million—or about 30%—to \$245 million.

Leafgreen attributes the credit union's success to creating a culture that values staff and encourages them to find ways to drive better value and relevance to members. A key element in that strategy is holding listening sessions with the entire organization.

“Each year, the executive team sits down for in-person meetings to listen to staff, gaining insights and ideas and putting their feedback into action,” he says. “The meeting notes go directly to the board of directors and are used in strategic planning.”

Active in the community, Leafgreen has simultaneously served as board president for three organizations: the Greater Cheyenne Chamber of Commerce, the Laramie County Library Foundation, and Wyoming



Capital Access.

He's also a board member for Melvin Brewing, and previously served on the advisory panel for the Federal Home Loan Bank of Des Moines.

“Being a credit union CEO is fantastic,” Leafgreen says. “Unlike being the CEO of a Wall Street firm, where numbers are used to maximize a P/E ratio and equity value, here we get to make a direct, positive impact on the best asset there is: our members. Our mission is, ‘your finances, our focus.’ I tell my team as we grow bigger, we need to grow smaller. We need to find ways to build better and more meaningful financial relationships with our members.”

DENISE LEONARD

GENERATIONS CREDIT UNION › ROCKFORD, IL

Range of talents benefits members

Denise Leonard enjoys resolving issues and researching the causes.

As vice president at Generations Credit Union in Rockford, Ill., Denise Leonard wears many hats. But it's a fashion statement she's happy to make.

"My day goes so quickly—that's my favorite part of my job," she says. "The day flies by because there's always something to work on, whether it's engaging directly with members, keeping operations running smoothly, or implementing product and service improvements. But ironically, it's also the least favorite: knowing there's always more I could or should be doing."

As one of four full-time employees at the \$21 million asset credit union, Leonard's background as a computer programmer, systems analyst, and high school business education teacher serves her well.

"I enjoy resolving issues and researching the

"I enjoy
resolving issues
and **researching**
the causes."

causes," she says. "Members and co-workers can count on me to get to the bottom of a problem. I enjoy having new challenges, and every day offers the opportunity for something new."

Leonard began her credit union career as a part-time member service representative while pursuing her teaching certificate.

After teaching full time for a year and part time for two years, Leonard pivoted to the credit union to improve people's financial acumen.

And she has.

"She is passionate about giving people the opportunity to improve their financial aptitude through education and one-to-one mentoring," says Generations President/CEO Karen Jurasek.

For example, Leonard worked with a member with special needs whose parents wanted him to be more financially literate and independent. Using products developed for the underserved and setting up a model for him to follow, Leonard enabled the member to become more financially self-reliant.

She met with the member regularly to monitor his progress and provide feedback on his successes and setbacks.

As a board member and now its chair, Leonard has been a catalyst for change in reshaping the mission of the Rockford Area Chapter of Credit Unions, making it more purpose-driven and valuable. The chapter sponsors an awareness campaign in the fall that culminates in an International Credit Union Day celebration at a local coffee shop.

Leonard also is treasurer at the Ida Public Library in Belvidere, Ill.

"Serving on the library board has given me the opportunity to be involved in and help our community," she says.



EMMA PROTSIK

ENT CREDIT UNION › COLORADO SPRINGS, CO

A passion for financial wellness

Look beyond the basics when improving financial well-being, advises Emma Protsik.

Emma Protsik feels lucky to be in a job she adores. But as the Roman philosopher Seneca observed, “Luck is a matter of preparation meeting opportunity.”

Seeking career experience as she pursued her bachelor’s degree in innovation in business finance, Ent Credit Union in Colorado Springs, Colo., popped up in her search. “It was the best thing to ever happen to me,” Protsik says.

She joined the \$7.9 billion asset credit union in 2017 as a part-time member service representative (MSR) and discovered a love for the credit union mission and an emerging passion for financial wellness.

Now, as financial coaching program lead, Protsik puts that passion into practice every day. In addition to guiding members on their journey to financial health, she’s building out Ent’s program, training

“How we **interact** with money as **individuals** goes deeper than knowing what’s **right** or wrong.”

15 MSRs to work with members, employees, and communities to further the credit union’s mission of improving financial well-being.

Once a pilot program is complete, she’ll train coaches in a full-scale launch in all of Ent’s 50 service centers.

Protsik is also pursuing an MBA with an emphasis in financial psychology and behavioral finance, a field that focuses on the “why” of financial decision-making.

For credit union’s looking to improve their financial wellness programs, Protsik’s advice is simple: Look beyond the basics.

“In my experience, most people know the generalities—save a portion of your income, live within your means, don’t take on unnecessary debt—so education alone is typically not enough,” she says. “How we interact with money as individuals goes deeper than knowing what’s right or wrong.

“Money beliefs are often unconscious, transgenerational, and embedded at a young age,” Protsik continues. “These beliefs drive behaviors around money and can be tricky to navigate. But once they’re recognized, mindsets can shift and positive changes result.”

Protsik is a founding member and treasurer of Women Empowered, one of Ent’s employee engagement groups. She’s also treasurer of the Pikes Peak Chapter of Credit Unions, which aims to increase community engagement and implement cooperative principles.

For all of her efforts, Protsik received Ent’s Culture in Practice Award, an employee-based program recognizing the fulfillment of four cultural roles: advocate, purpose-driven, trailblazer, and ethical professional.

Known for her intellectual curiosity, quiet reserve, and confident humility, Protsik cites members of Ent’s leadership team as her heroes: Director of Learning Innovation Marnie Gerhardt and Senior Manager of Community Impact Bree Shellito.

“I am lucky to have these amazing and inspirational women in my life who have helped me both personally and professionally more than I can begin to explain,” Protsik says. “They both embody servant leadership.”



CAROLINE SANTANGELO

WORKERS CREDIT UNION › LITTLETON, MA

Millions of impressions

Caroline Santangelo finds inspiration in improving members' financial wellness.

Workers Credit Union had a story to tell, and Caroline Santangelo found it captivating.

"The mission of Workers Credit Union, coupled with how innovative and ahead of the curve it is, amazed me and drew me into the organization," says Santangelo, vice president of marketing at the \$2.1 billion asset credit union in Littleton, Mass.

Workers had shifted its focus from transactions to a holistic approach to member financial wellness called the Workers Way™. All member-facing staff are certified financial coaches who provide judgment-free guidance so members can pursue their financial goals.

Santangelo and her team crafted a multichannel campaign, "Achieve Your Dreams," centered on members who tell compelling stories of how Workers Way has changed their lives. The first-person videos, produced in-house, were the basis for a comprehensive campaign that included emails, social media, outdoor media, direct mail, and more.

The campaign has garnered more than 15 million impressions, significantly expanding the reach of the credit union's message. That success hasn't gone unnoticed. Achieve Your Dreams won 11 CUNA Marketing & Business Development Council Diamond Awards and two Telly Awards, an international competition honoring video and television across all screens.

With a background in for-profit financial services, Santangelo is now inspired to come to work every day not only because of the credit union's mission but also the fact "that this is such an out-of-the-box place to work and create."

She cites the credit union's four newest branches, called "Plant" locations, that feature comfortable private booths for member sessions with Workers Way certified financial coaches and an interactive hologram named Olivia who speaks several languages, including Spanish, Vietnamese, and American Sign Language. Members conduct routine transactions via



an interactive teller machine.

To manage her own stress, Santangelo savors the benefits of exercise. "I can't feel mentally or physically healthy if I'm not exercising every morning and spending some portion of the day outside, even if it's just for a short run or walk, no matter the weather," she says.

"Some people say, 'the strength of the team is each individual member.' That's how I feel about the people on my team," Santangelo says. "Trust and willingness to do whatever it takes for each other is the magic. You can't buy that."

DANI SHERMAN

FORT COMMUNITY CREDIT UNION › FORT ATKINSON, WI

'Wacky' ideas create compelling content

Dani Sherman appreciates having free rein for her creativity.

If you think the credit union mantra, “people helping people,” is hackneyed, it’s because you haven’t met Dani Sherman.

In her role as digital content strategist at Fort Community Credit Union in Fort Atkinson, Wis., Sherman leverages her information technology (IT) and marketing skills to harness the power of social media in a fresh approach to improve people’s financial well-being.

“I’ve always had a love for art, the performing arts, and for technology,” Sherman says.

She shares those passions by playing a major role in initiating and maintaining Fort Community’s YouTube channel, which has amassed more than 500,000 views and 10,000 watch hours. A segment on safe online shopping has garnered more than 118,000 views.

Sherman offers advice in the “Tech Tip Tuesday” YouTube series through fast-paced, entertaining lessons in which her empathy and authenticity shine through.

“Educational videos can be boring, and getting someone to willingly watch one can be a challenge,” she says. “People are more likely to learn from someone they can relate to.”

Sherman joined the \$335 million asset credit union as a part-time teller when she was a junior in high school. While attending college, she accepted an IT and marketing specialist internship that aligned with her interests.

Fort Community hired her full time in 2019 as a technology training and development specialist. She was promoted to her current role as a digital content strategist in 2022.

In this role, Sherman appreciates “the freedom and support to pursue my wacky and creative ideas, even if I don’t have professional experience in doing things such as video editing or graphic design.”

The flexibility of working from home allows Sherman to spend more time with her two black Lab mixes, Zoey and Layla. She also teaches a dog training class at a local veterinary clinic and teaches a high

school color guard.

In her free time, Sherman finds inspiration in playing video games and the contemplative creativity of cross-stitching. She’s also a Dungeons and Dragons fan: “I love the collective storytelling aspect and a way to be creative with my friends in a low-pressure environment.”

What’s next for Sherman at Fort Community?

She wants to continue carrying out the credit union philosophy.

“I want to help people, especially those who are systemically marginalized politically, economically, and socially,” she says. “I’ve grown up with many privileges, and I want to lift up and support those who didn’t.”



More about our Rock Stars

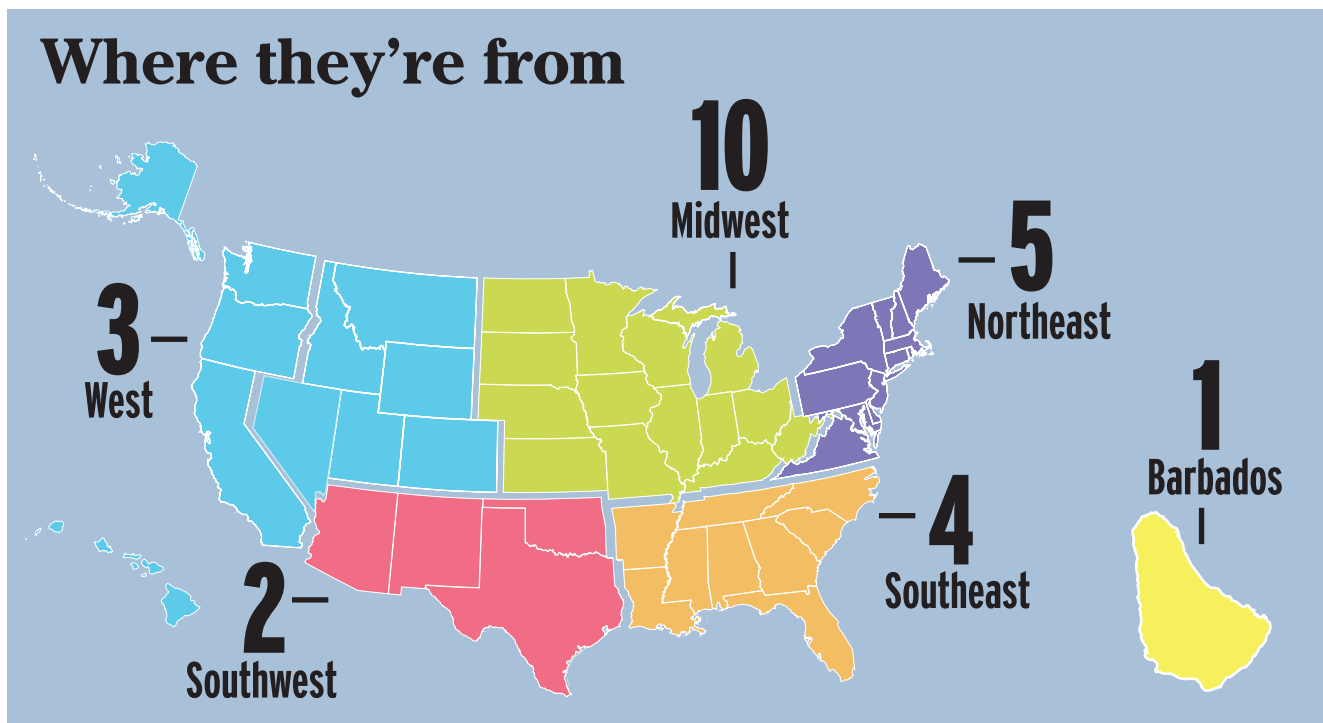
▶▶▶ THIS YEAR'S CLASS BY THE NUMBERS, PLUS EXCLUSIVE DIGITAL CONTENT

Words that inspire

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



Where they're from



More digital Rock Star content

Visit news.cuna.org/rockstar for exclusive video from Fiserv, sponsor of the 2022 Credit Union Rock Star campaign. Theo Curey, Fiserv's president of credit union solutions, honors this year's class and highlights the work Rock Stars have done during another challenging year.

In October, the CUNA News Podcast shares conversations with some of our 2022 Credit Union Rock Stars.

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

Listen and subscribe at news.cuna.org/podcasts



KRISTIN SHULTZ

SPECTRA CREDIT UNION › ALEXANDRIA, VA

A bright idea

Kristin Shultz leads Spectra Credit Union to branding success.

Rebranding is a major undertaking for any organization. But working with a board of directors that includes actual rocket scientists requires a formula that yields brilliant results.

In 2018, Kristin Shultz was named CEO of the former NRL Federal Credit Union, founded for the Naval Research Laboratory (NRL) in Washington, D.C. She and her team knew they needed to rebrand to solve

two issues: attract more diverse members and eliminate brand confusion in a market with other military-connected credit unions.

“Before getting rebranding approval, we needed to provide what the board members were used to seeing in their daily lives—documented evidence,” she says. “That forced us to take our time to do it right.”

After approving the name change in 2019, the board selected “Spectra,” a word rooted in NRL’s scientific history. The visible light spectrum has a variety of scientific uses such as chemical analysis and radar frequencies.

Spectra also reflects the diversity of people in the Alexandria, Va., area that is home to the \$573 million asset credit union.

Completed in October 2021, the rebranding took hold almost immediately. Annual website visitors increased 150% and membership rose 7% to about 27,000 members.

The CUNA Marketing & Business Development Council recognized Spectra’s rebranding effort, done in partnership with The Pod advertising agency, with a Diamond Award for rebranding, logo, and website.

Rebranding, however, is far from Shultz’s sole accomplishment. An advocate for diversity, equity, and inclusion (DEI), 60% of her employees are people of color and 65% are women.

Spectra’s website and forms are available in English and Spanish, and the credit union employs a range of bilingual staff.

“DEI isn’t new for us. Like most credit unions, it has always been one of our values,” Shultz says. “But the work is never done. We must keep learning, evaluating, and adjusting to ensure we continue to be diverse, equitable and inclusive.”

Shultz believes office life should be fun. She established the “FUNkadelics,” an employee culture team that stages events ranging from trivia contests to crab feasts to motivate and engage staff.

Shultz also launched a significant community outreach initiative, providing employees 40 hours of paid volunteer time per year.



MITCH SPEER

TEACHERS CREDIT UNION › SOUTH BEND, IN

Credit union as classroom

Mitch Speer helps Teachers Credit Union see the story in data.

Mitch Speer loved his five-year career as a high school mathematics teacher, but he hungered to apply his math and teaching skills in a new way.

His fascination with data analytics led him to get a master's degree in data science at the University of Notre Dame and a job at Teachers Credit Union (TCU) in South Bend, Ind., where the \$4.5 billion asset credit union is now his classroom.

"Data isn't just a group of numbers. It's not a bunch of charts and visuals. It's about the story, and what the data tells us," says Speer, manager of business intelligence and business information. "My role is as a teacher and a storyteller, teaching what's in those numbers and how to use that information."

Speer arrived at TCU in 2017, when enterprise analytics was in its infancy at the credit union. During his tenure, Speer has grown its usefulness and built literacy around the concept.

"My role is as a **teacher** and a **storyteller**, teaching about what's in those **numbers** and how they can use that **information.**"



He created a tracking system, displayed on an easy-to-understand dashboard, so branches can monitor daily progress on retail incentives.

"They can go in every day and see where they are on various performance metrics and how far they have to reach to meet and exceed their goals," Speer says.

He collaborated on data governance initiatives, defining key data terminology across the credit union, and is a co-leader of an innovation team that identifies solutions to move the credit union forward.

Speer also worked on the deployment of Qlik, a business intelligence tool that aids daily decision-making. The platform houses 130 applications.

"These reports allow users to slice and dice data the way they need to see it," Speer says. "It's been transformative for our journey as an organization."

In 2020, Speer created a data analytics version of the Crossroads Classic Indiana college basketball tradition. Instead of basketball, teams of data science students from top state universities competed to find solutions to a credit union data problem.

Speer's knack for teaching, ensuring users understand the nuances of data, translated into measurable business results.

"Mitch understands not only that mass of information but how to make it useful and relatable," says Jeff Diehl, vice president of information technology. "He has taken the reins in helping TCU drive decision-making through data-informed conversation, which has benefitted the credit union invaluable."

KEITH STONE

THE FINEST FEDERAL CREDIT UNION › NEW YORK, NY

Helping those who serve us

The Finest Federal's Keith Stone works overtime to make life easier for the NYPD.

Keith Stone has been at The Finest Federal Credit Union since day one, serving as president/CEO while the New York City-based credit union has grown from \$2 million assets and zero members in January 2015 to \$24 million assets and 6,800 members today.

It's been an interesting ride for Stone, who was working at a credit union in Brooklyn in the late 2000s when he was approached by Paul McCormack, who was then deputy inspector for the New York Police Department (NYPD).

"He wanted to know why the New York City Police Department, the largest police force in the world, didn't have its own credit union," Stone recalls.

The economic crisis delayed the project, but The Finest Federal was officially chartered in January 2015 to serve members of the New York City and New York state law enforcement community.

It's been a perfect fit for Stone, who sought out the credit union atmosphere since working at a community credit union while attending Brooklyn College. He spent time at various financial institutions before "This project came back into my life, and this is where I'm meant to be."

Many of The Finest Federal's members come via recruit orientations. New NYPD recruits need about \$2,000 for equipment, so The Finest Federal offers a rookie equipment loan and gets the funds to the member in a couple business days.

"They have a lot of difficulties ahead. We want to make one thing easier," Stone says. "Our board of directors is all active and retired NYPD personnel—a team of people who know how our field of membership lives, what they need, and how they should be served. That's what dictates our business."



Stone, who enjoys photography and spending time with his wife and four kids, believes smaller credit unions can't be afraid to think big.

"I love what we do," he says. "We have to continue helping people and making sure our members know they're not just a number. We are a proud CDFI (Community Development Financial Institution) credit union and love having the opportunity to help our diverse law enforcement membership."

WENDY TARIFF

POLICE CREDIT UNION OF CONNECTICUT ›
HARTFORD, CT

'We have a mission, not just a job'

Wendy Tariff channels the unique mindset of her law-enforcement membership.

Police officers have a special relationship with their money, says Wendy Tariff, president/CEO at \$40 million asset Police Credit Union of Connecticut (PCUCT) in Hartford. "When I took this job, I learned that being a first responder comes with a unique mindset."

She takes a certain pride in matching the needs of that mindset—and making time for some friendly but pointed financial guidance now and then.

Tariff explains a predictable pattern among new police officers, both men and women.

Fresh on the new job with a grown-up's paycheck, possibly for the first time in their lives, the first financial move many new officers make is taking out a loan for an expensive truck.

Not so fast, Tariff advises new members and incoming recruits during her visits to police academies and class graduations, and during financial counseling sessions.

"The best way to help our members is by educating them at the beginning of their financial journey," says Tariff, a certified financial counselor through the CUNA Financial Counseling Certification Program. "I talk about financial responsibility and ask if they really need the truck right away or if perhaps they should start a rainy-day fund first."



Wendy Tariff (left) at a recent golf outing benefiting local law enforcement officers.



Tariff adds that police officers typically work a lot of overtime and often take side gigs on top of irregular hours, accounting for their sometimes unconventional approach to personal finance.

That's one reason she has a strategy to create a statewide law-enforcement credit union. She took the first steps in making that plan a reality when she guided PCUCT's merger with Waterbury Police Federal Credit Union this year.

Tariff says the merger provides more updated products and services to former Waterbury Police Federal members, and friendly mergers can do the same for other law enforcement credit unions.

"A lot of police credit unions are still old school," Tariff says. "They're losing members. If we can create one united credit union, it will benefit everyone."

She spends much of her time volunteering for and donating to organizations such as the Hartford Police Athletic League, the Western Connecticut Police Chiefs Association, and the Hartford Police Department Homeless Outreach.

She shares that passion with her employees. Despite limited resources, each year Tariff takes one of her (currently) eight employees to the CUNA Governmental Affairs Conference to introduce them to the nationwide excitement of credit union advocacy.

"If I can take just one person each year, they'll better understand that we are really changing lives. We're improving our community and we're doing good for others," Tariff says. "We have a mission, not just a job."

MIKE TUCKER

WEST VIRGINIA CENTRAL FEDERAL CREDIT UNION › PARKERSBURG, WV

A community commitment

Mike Tucker builds success at West Virginia Central Federal Credit Union.

Mike Tucker worked alongside staff and board members to build eight Habitat for Humanity homes in the area around Parkersburg, W. Va., nailing up siding, doing roofing, and installing drywall.

“You wouldn’t want me building your house, but I’m a pretty good helper,” says Tucker, CEO at West Virginia Central Federal Credit Union.

But he’s done a bang-up job of building a credit union and its surrounding communities through compassion, financial know-how, and an enthusiasm for people and the credit union movement.

Tucker, a 40-year credit union veteran, joined West Virginia Central Federal in 1994 as CEO. He took a select employee group-based credit union with 3,000 members and \$19 million in assets and transformed it into a federally chartered institution with 23,000 members and \$295 million in assets.



“We consider ourselves **professional problem solvers**, and our job is to **listen and learn.**”

“I’ve been truly blessed to get into something I love,” Tucker says. “It’s a passion.”

Community outreach is one of the pillars of West Virginia Central Federal’s philosophy, and it will designate \$325,000 to address community needs in 2022, including a \$200,000 donation to Discovery World on Market, a regional STEAM (science, technology, engineering, arts, and math) destination.

The credit union’s growth took place against a background of economic hardship. More than 65% of its members are low-income, but the credit union provides both dignity for members and products to serve their needs.

West Virginia Central Federal consistently has some of the lowest auto loan rates and the highest savings rates of any area financial institution. The credit union recently refinanced an auto loan from another institution, reducing the interest rate from 27% to 4.5%.

“We know our members want to be treated with compassion and understanding because it’s tough to come in and talk about where you’re struggling,” says Tucker. “It’s easy to give loans to people with 850 credit scores, but we want to serve all of our members.”

Low auto loan rates are possible because of the credit union’s strong profitability and capitalization, according to Tucker.

Staff training allows the credit union to more effectively communicate with low-income members to learn their needs, Tucker says. “We consider ourselves professional problem solvers, and our job is to listen and learn.”

JENNIFER WALZ

MINUTEMAN FEDERAL CREDIT UNION › RAPID CITY, SD

To do: Be CEO

Minuteman's Jennifer Walz hones her skills and draws motivation from members.

The long lists Jennifer Walz devises keep her on track in a job whose multiple demands are part and parcel of working at a small credit union.

"It keeps me busy, but the lists keep me organized," she says.

Walz is vice president of operations at \$17 million asset Minuteman Federal Credit Union in Rapid City, S.D.—a position that requires her to perform many roles, especially because the credit union has only three full-time employees.



In her role, Walz trains new front-end staff and runs operations at the 1,300-member credit union. She's also in charge of collections, compliance, loans, and corporate balancing—in addition to occasional teller work. She started as a part-time teller in 2008 as a 16-year-old and went full time in 2012.

After taking over collections, Walz reduced the credit union's delinquency ratio by 2% in the past year. She attributes her success in that area to working individually with members.

"It was quite the thing to tackle," she says. "If you speak nicely with people, they respond very well."

A former two-time state champion BMX bike rider, Walz has a drive to learn more about the credit union movement and expand her management skills. In March, she completed her Credit Union Compliance Expert certification, and in July she completed her first year of CUNA Management School.

"It's so important to keep learning because there is so much to learn," Walz says. "The credit union world is changing so fast, so I work hard to keep up."

Walz hopes to take the helm at Minuteman Federal when current CEO Mary Connick retires in the not-too-distant future.

Connick gives Walz high marks for self-reliance, diligence, and a proactive approach to tackling credit union issues.

"Jennifer will be a CEO of a credit union one day," Connick says. "Her desire is to be in my position when I retire, and she's well on her way. She has accomplished everything she set out to do with her career. She is a stellar employee."

Walz, who has two dogs (Will and Grace), draws motivation from Minuteman Federal's members.

"Our members make every day enjoyable," she says. "You get to know everybody because we are so small. The little things you can do to help people and see the excitement and happiness on their faces makes it very rewarding."

TED WENZLICK

SUN FEDERAL CREDIT UNION › MAUMEE, OH

Tuning up processes

Problem-solving Ted Wenzlick gets close to the work.

During his first three years at Sun Federal Credit Union in Maumee, Ohio, Ted Wenzlick engineered a slew of organizational improvements that have propelled its success.

“I was brought on board to think critically about how we do things at Sun Federal,” says Wenzlick, director of leadership and organizational development at the \$652 million asset credit union. “I remain curious, build partnerships, and dive into what’s going on. Process improvement is always the theme.”

Wenzlick works to enhance internal communication to improve the credit union and ensure members have the best possible experience.

To gather and improve access to knowledge within Sun Federal, he created SunWiki, a sort of Wikipedia of the credit union that collects expertise and allows everyone access.

“It’s searchable, intuitive, and easy to get to,” he says. “It taps into that tribal knowledge that already exists so we can build expertise throughout the organization.”

Wenzlick also championed daily, five-minute stand-up meetings across the credit union that have four pillars: an overview of the day’s schedule; a highlight on processes, policies, procedures, or products; a success story; and a focus for the day.

“The vision is to have a rigid, specific approach to the meeting,” he says. “We want to get on the same page and understand what we’re doing today.”

In identifying opportunities for Sun Federal, Wenzlick also targeted its use of SharePoint software and found improved uses for the tool. The credit union updated to a fresh version of SharePoint, and Wenzlick challenged departments to use it as more of a resource than a file warehouse.

“SharePoint can be a dumping ground,” he says. “That can be good, but if it’s not curated and well-managed, it becomes its own entity and doesn’t necessarily serve its initial purpose.”

He also led organizational leaders through sessions on how to better use SharePoint to streamline their

workload and communicate with their teams.

Wenzlick also created the Sun Institute to identify and develop leadership skills. The program includes a series of people leader workshops and additional sessions throughout the year.

His appetite for organizational improvement seems unlimited.

“The good news about our department is that we’re very close to the work,” Wenzlick says. “It’s not just training, it’s about enhancing processes. With the results we’ve demonstrated over time, it’s created additional buy-in. The phone keeps ringing: People turn to us because they know our approach.”





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