



*Partnering with Credit Unions Across the Nation
To Increase Loan Growth, Profitability, and Membership Growth*

cuStrategies e-newsletter – August 2019

Creating a Culture for Growth

What can credit unions do to create a “Culture for Growth” that leads to increased loans, increased profitability, new members, and increased member retention/loyalty?

Credit unions are challenged daily to effectively lead change and get staff engaged to deliver superior service that results in increased loans, increased profitability, new members, and increased member retention/loyalty.

Leading change to create a culture of growth is no easy task, but with the right vision, the right leaders, and the right employees, the journey can be a very exciting one that results in more engaged employees and loyal members!

There are a lot of moving parts to creating a culture for growth. Below are some tips to help you achieve success through the culture transformation journey! You can also reach out to Celeste Cook to find out how she can help you achieve greater success in creating a Culture for Growth!

Tips for Creating A Culture for Growth!

1. Hire the right leaders who have the right leadership attributes to build relationships and help the credit union grow
2. Create a meaningful purpose (mission statement) that employees believe in and find to be real, relevant, and relatable.

3. Build a clear, concise, and compelling leadership branding promise for your employees and a branding promise for your members and then live it!
4. Establish core leadership values that every employee from the top down have in their DNA and belief system.
5. Establish clear objectives and goals for staff so they understand what is expected of them.
6. Empower your team to excel in serving your members by providing the right training, tools, resources, etc., that build their confidence and align with their beliefs.
7. Encourage creativity to find WIN/WIN/WIN solutions (See chart below).
8. Hold your team accountable for living the leadership values and brand promise as well as meeting established goals.
9. Recognize and reward changed behavior and results.
10. Have FUN along the journey...culture is a never-ending journey for growth!

Credit Union	HELP Members	Employees
<ul style="list-style-type: none"> • Increased quality loans • Increased profitability • Increased membership • Increased retention/loyalty • Staff engagement • Staff enthusiasm 	<ul style="list-style-type: none"> • Help raise their credit score • Eliminate high-risk credit card balances • Lower monthly payments on loans with other financial institutions • Protect against predatory lending 	<ul style="list-style-type: none"> • Intangible reward of making a difference in people's lives • Engagement • Enthusiasm • Tangible rewards: incentives, surPRIZES, recognition, etc.

Nothing is more exciting than to see credit unions grow as a result of their employees becoming more engaged and creating positive member experiences to increase member loyalty; bringing in more quality profitable loan opportunities; and **working hard on the frontline to prevent loan losses** by building strong relationships.

Credit unions who have used cuStrategies' programs and services have experienced a **transformation in their culture with enthusiastically engaged employees, enhanced**

leadership, positive synergy amongst teams, and raving fans from their membership as a result of their member experiences!

cuStrategies proudly partners with credit unions across the nation to help them experience increased loan growth, membership growth, profitability, and member retention.

cuStrategies offers executive leadership coaching; leadership development; strategic planning; and an array of training programs; lending strategies; marketing strategies; a business development program; a performance goal program; compensation and reward program, lending assessment program; and other services.

For more information on how to create and maintain a strong and vibrant CARING culture for growth and profitability, please contact Celeste Cook, CEO/Founder of cuStrategies, today at cccook@custrategies.com or 404.783.5898. Her website is www.custrategies.com.

Celeste C. Cook

Speaker, Consultant, Trainer

Bringing you her credit union experience, expertise, proven strategies, positive energy, and passion for service!!!

Celeste Cook is founder and President/CEO of cuStrategies LLC. As a **credit union industry strategist, Celeste provides strategic planning services, experienced consulting services, and expert training programs to the credit union industry.** In addition to being a consultant and trainer, she is a keynote and motivational speaker with a dynamic and engaging style that have made her highly sought after within the credit union industry. Celeste has also served as an industry expert as well as a motivational and keynote speaker for credit union associations and leagues nationwide.

Along with being CEO of cuStrategies LLC, she has been involved in the credit union industry for more than 20 years and a professional speaker and trainer for 15 of those years – also working for a \$1.6 billion credit union in Atlanta, Georgia, and working as a consultant and trainer with Rex Johnson of Lending Solutions Consulting.

Celeste's expert training programs/schools in lending, marketing/business development, leadership, and sales and service for credit unions have helped credit unions with assets ranging from \$20 million to \$2 billion. She brings her credit union expertise, experience, and **proven strategies**, which have fostered her credit union clients' increases in loan growth and profitability. For instance, one credit union experienced 33% loan growth in 12 months using cuStrategies' lending strategies. Celeste also increased loans by 215% in nine months through SEGs during her tenure in Business Development at MAX Credit Union in Montgomery, Alabama.

Celeste has a degree in business management and a Certification in Sales Leadership Strategies through the Credit Union National Association. She has been a contributor to industry publications such as CUinsight, Credit Union Executive Society, Credit Union Times, and Credit Union Journal as well as **Branch Managers Letter**, a national publication. Celeste is also writing a book on leadership and service.