



# cu\$trategies

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

**cuStrategies e-newsletter – May 2019**

*What is Your “True” Brand  
And How Does It Impact Service and Growth?*

*What can credit unions do to turn their brand into a strong, vibrant brand  
inclusive of a dynamic culture surrounded by awesome people?  
Where does it start? With people!*

A lot of us as credit union leaders may argue that a brand is created through marketing efforts, Public Relations, service standards, etc. And that is a good starting point. But that is just the beginning process of building a strong brand. A brand promise means nothing until it is brought to life by people!

Let’s dig a little deeper to define the brand of an organization. There are two components of a brand: (1) an **internal brand** which is defined by the leaders of the organization and their employees. Employees will live the brand based on how they feel about the company as a result of their experiences within the organization from the inception of employment created by the leaders of the organization and (2) an **external brand** that emanates from the service people receive consistently during their experiences with the employees.

Your brand is what your employees and members feel and think of the credit union as a result of their consistent experiences every day, every time within the organization. What this really means is that no matter what you write down on paper (Values, mission statement, service standards, etc.) or put on your website under the “About Us” tab, the only thing that really matters is

how your employees and members FEEL during their experiences. For example, do they feel cared about during each and every interaction? Remember, it is the consistency of your employees' and members' feelings that create your "TRUE BRAND."

So what is your TRUE BRAND? Well, the best way to find out is to engage your employees to find out how they feel about the organization, the leaders, and the environment. The key to the success of this process is to engage in the right way to ask. Then once you get the "TRUTH" which includes the good, the bad, and the ugly, then you can begin to rebuild a STRONGER BRAND.

Let's take a look at all the branding aspects of the credit union:

**Leadership Brand:** What does your Leadership Brand look like now and how do you really want it to look? Also, does everyone on the Leadership team display the attributes and behaviors of your Leadership Brand? If not, what does each team member need to do differently to live your LEADERSHIP BRAND?

**Service Brand:** What does your Service Brand look like and what do you want it to look like? What that means is have you taken time to consistently observe behaviors, transactions, processes, member experiences, etc., to determine what it really looks like right now. Once you have determined what it really looks like, then you have to define what you want it to look like and it all starts with people. Do your employees live your Service Brand promise consistently? If not, determine what you can do to empower them and hold them accountable for delivering your Service Brand.

**Individual Brand:** What attributes do you look for when hiring people for positions within the company? Does the job ad attract the type of person you are looking for? Do your job descriptions represent your Service Brand? Everyone is branded: good, bad, or indifferently. The key is to get staff to recognize what their individual brand is and develop a plan of action to enhance their individual brand by identifying the key attributes the credit union wants their employees to display consistently.

## BRAND PROMISE

We are relationship focused...

*Partnering with people to help them achieve financial freedom!*

Culture Statement:

United to Create

WIN/WIN/WIN SOLUTIONS/OUTCOMES...

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

Mobiloil Federal Credit Union, one of cuStrategies' clients, has and continues to experience phenomenal success! Mobiloil Federal Credit Union has been a client of cuStrategies for over 5 years; and they have a dynamic, engaged team who have a passion for making a difference in their members' lives, and they are going out into the communities to reach more people through their dynamic business development team! They find ways to partner with their members to offer win/win/win solutions that will RAISE their credit score, LOWER their monthly payments on loans with other financial institutions, and ELIMINATE high-interest-rate credit card balances to help them achieve FINANCIAL FREEDOM!

Key Performance Metric	Mobiloil Federal Credit Union 2017	Credit Union Industry 2017
Capital Ratio	12.89	11.0
ROA	1.43	0.77
Loan Growth	12.34	10.0
Membership Growth	11.38	4.1
Delinquency Ratio	0.67	0.81

## More Credit Union Success Stories

- One of cuStrategies clients increased loan growth from 14% to 26% in one year with mostly direct auto loans using cuStrategies' Program and maintained a low delinquency ratio and charge-off ratio (Chris Corkery, CEO, Advantage One Credit Union)
- One of cuStrategies clients increased loan growth by 33% in one and sustained that growth for a minimum of three years while maintaining a low delinquency ratio and charge off ratio (Sue Rodriguez, CEO, Baker Federal Credit Union)
- Another credit union client captured a \$170,000 mortgage one day subsequent to cuStrategies Training Program with their first Credit Score Analysis (CSA) (Kathy Karner, CEO, T&I Credit Union)
- A loan officer closed \$90,000 in new secured loans in one day subsequent to cuStrategies Training Program from the last five unsecured loan requests that had been denied recently using cuStrategies CSA Lending Program and strategies (Joy Watts, CEO, Nova Credit Union)

Nothing is more exciting than to see staff engaged to help their credit union grow by creating positive member experiences to build 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 lending and sales and service training programs; lending strategies; marketing strategies; branding strategies; a business development program; a performance goal program; compensation and reward program, lending assessment program; and other services customized to fit the specific needs of company.

*For more information on how to build a strong brand and create and maintain a strong and vibrant CARING culture for growth and profitability, please contact Celeste Cook, CEO/Founder of cuStrategies, today at [ccccook@custrategies.com](mailto:ccccook@custrategies.com) or 404.783.5898. Her website is [www.custrategies.com](http://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.