



\$ cuStrategies

cuStrategies e-newsletter ~ November 2017

Becoming Relevant in Today's Economy

Explore our One-Year Sales and Service Transformation Program to help your credit union achieve greater success through increased loan growth, profitability, and membership growth/retention/loyalty! We have limited availability for the One-Year Program so please secure your dates now for 2018!

Questions that help define where you are; where you want to be; and how to get there:

1. Are you strategically focused on membership growth, loan growth, and profitability; and have you equipped your staff to help you achieve your goals: tellers, MSRs, loan processors, loan officers, collection staff, business development, etc.?
2. Are you taking risks and pricing for the risks with a focus on Millennials...the next generation of revenue for credit unions?
3. Do you have a SMART One-Year Action Plan to help you achieve 20 percent loan growth and 10 percent membership growth?
4. What is your brand and are your employees living your brand? Are your employees relationship-driven or transaction-driven?
5. Are your employees focusing on the member's request only or building relationships at every touchpoint through conversations by asking the right questions to offer the right solutions in order to deepen the relationship with members? This process leads to more loans, products, and services.
6. Are your employees focused on selling or serving your members and building relationships by partnering with your members to offer them solutions that will help them raise their credit score, lower payments on loans with other financial institutions, and eliminate high-interest-rate credit card balances helping them to achieve financial freedom? If you provide extraordinary service and build relationships, sales will naturally evolve: loans, products, and services.
7. Are your employees engaged to help you grow the credit union in loans and new members or just focused on completing their tasks that align with the specific job description?
8. Are your managers leading or just managing the processes?
9. Are you empowering and holding your staff accountable to be creative and take initiative to get the right results as well as hiring the right people to be creative and take the initiative to find the right solutions to help your members and capture more loan referrals as well as prevent loan losses? Remember, a loan loss prevents future loan opportunities!
10. Are you having FUN along the journey, rewarding and recognizing staff for results in loan growth and membership growth to maximize performance and retain your best employees?

This is the perfect time of the year to plan for 2018. We have limited availability for the One-Year Program so please contact us today to reserve your dates!

cuStrategies partners with credit unions across the nation to help them achieve success in creating a dynamic sales and service culture with a focus on loan growth with profitable quality loans through direct auto loans; increased membership growth with a focus on new member/new money; and member engagement through “Service EXTRAordinaire.” We are excited to share that many of our credit union clients have doubled their loan volume the first month subsequent to integrating our programs and strategies and have been able to sustain strong growth. Don’t wait to get your employees engaged to help you grow your credit union. Many of clients have experienced significant loan growth with quality profitable loans and membership growth by integrating the One-Year Sales and Service Transformation Program. This program is the most cost-effective and results-oriented program to help take your credit union to the next level.



CCATCU Win/Win/Win Solutions

Win for the credit union: Willie at CCATCU does an outstanding job of utilizing cuStrategies’ techniques and strategies to help his credit union increase loan opportunities exponentially! Willie closes, on average, \$2 million per month in loans using an Outbound Calling Program and other lending strategies...and, on average, 90 percent of his loans are protected!

Win for the member: Willie works hard to lower payment on auto loans not financed with the credit union and eliminate high-interest rate credit card balances.

Win for Willie: Willie is rewarded incentives for helping members and the credit union achieve success!

Nothing is more exciting than to see staff engaged to help their credit union grow by 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!

For more information on how to create and maintain a strong and vibrant sales and service culture for growth, 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.