



# cu\$trategies

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

## cuStrategies e-newsletter – October 2018

*Let's come together to create a WIN/WIN/WIN  
Experience for your credit union in 2019!*

Take a moment to answer the following questions to help you determine what you may want to do differently in 2019 to ensure your credit union experiences significant loan growth, profitability, and member loyalty/retention! If “yes” isn’t the response to all of the following questions, you may want to:

### **Rethink, Renew, and Revive!!!**

- *Are your employees order takers or member solution partners bringing more quality profitable loans to your credit union?*
- *Are your employees solution-focused or just responding to your member's requests?*
- *Are your employees transaction-focused or relationship-focused?*
- *Are your employees enthusiastically engaged and creating member experiences to build stronger relationships to prevent potential loan losses and capture more loan opportunities, more services, and greater member loyalty/retention?*
- *Are your employees turning high-risk members into low-risk members?*
- *Is your credit union experiencing significant loan growth well over 10 percent?*
- *Is your credit union experiencing an ROA of 1 percent or greater?*
- *Is your credit union experiencing an average loan yield on consumer loans of 8 to 9 percent?*
- *Is your credit union experiencing a loan to share ratio of over 85%?*
- *Is your credit union experiencing membership growth of over 5%?*
- *Are you pricing for the risk, taking the risk, and managing the risk?*
- *Does your credit union have a strong membership base of millennials?*

If you didn't answer "Yes" to all of the questions above, keep reading!

We will partner with you to help you achieve greater success like many of our current credit union clients. (Take a look of some of the success our credit unions are experiencing below!) We partner with credit unions to help them achieve the perfect WIN/WIN/WIN Experience for their credit union, and welcome the opportunity to partner with you and your team!

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 one of our clients 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 reaching out into the communities to reach more people through their dynamic business development team! They partner with their members to help them find 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. Many of cuStrategies' clients have experienced great success.

cuStrategies offers strategic planning; 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 sales and service culture for growth, please contact Celeste Cook, CEO/Founder of cuStrategies, today at [cccook@custrategies.com](mailto:cccook@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.