



# cu\$trategies

*Partnering with Credit Unions Across the Nation  
To Help Them Grow!*

## cuStrategies e-newsletter – November 2019

*Leadership: Are You As Good As You Think?*

*Credit union leaders need to ask themselves and others:  
“Am I as good as I think?”  
in order to grow and become the best leaders they can be.*

*cuStrategies Leadership Programs:  
Designed to help your team members become more effective leaders!*

*Great leaders understand that leadership is a never-ending journey. What does the journey look like; and what can we, as leaders, do to grow in our leadership roles and help others become the best leaders they can be?*

Let's take a look at some basic truths about leadership so we can grow to understand our role as leaders and how we can become more influential in our roles to have a more positive impact on our team members, employees, and the growth of the credit union:

1. **Leadership and management are not one in the same.** Where are your strengths?
2. **Leadership is not a title. Everyone can be a leader!** It starts with how we view ourselves and our role in impacting/influencing others positively!
3. **Leadership starts with what is on the inside:** the heart, the mind, and the soul.

4. **Passion and perseverance are leadership drivers.** Are these two of your drivers? If not, how can you hone these attributes in yourself and others?
5. **Leadership can be instilled in others.** Do you have the ability to instill leadership in yourself and others? What does this process entail? It is a journey.
6. **Great leaders seek the truth about themselves.** Truth is a leader's best friend according to Ken Blanchard, a renowned leadership author! Do you seek the truth effectively and embrace the truth? And what do you do with the truth to become a stronger leader?
7. **Great leaders care about others.** Do you have a desire to serve others to help them succeed or are you focused on achieving objectives and results? If not, what can you do to go through a leadership paradigm shift to become a better leader?
8. **Great leaders strive to positively influence others and the organization.** Leaders understand they influence others through every word, every action, every behavior, every question, every response, etc. That is why they **sweat the small stuff...the small stuff can make the biggest difference!** Are you sweating the small stuff to make the biggest difference?
9. **Great leaders encourage creativity and “out-of-the-box thinking.** Do you encourage your team members to come up with the right solutions with a focus on the WIN/WIN/WIN Formula outlined below or do you quickly give them the solution to expedite the process/outcome?
10. **Great leaders don't enable their team members, they develop them.** Do you know for certain whether you enable your team members or challenge them to grow?
11. **Great leaders encourage collaboration to create unity** and do not allow division to exist among team members and/or departments within the organization. Do you encourage collaboration amongst teams? Do your thoughts, words, and actions lead to unity or division within the credit union? What can you do differently to ensure your thoughts, words, and actions lead to unity?

12. **Great leaders do NOT tolerate negativity.** Negativity is like a cancer with legs that grow within the organization. Are you allowing negativity to exist in your organization? What can you do to stop negativity today?
13. **Great leaders CONSISTENTLY look for opportunities to recognize and praise others.** Are you CONSISTENTLY out of your office looking for opportunities to recognize the right behaviors and the right results or are you buried in the trenches? Remember, what gets recognized and rewarded usually gets repeated. What can you do differently to engage team members?
14. **Great leaders know how to make growing FUN** along the journey of growth and success! Do you make the journey fun? What can you do differently to make GROWING fun for your team members?
15. **Great leaders never stop growing.** What are you doing every moment of the day to grow and help others grow to be their best?

Take a look at the testimonials from CEO's, executives, and aspiring leaders who have attended cuStrategies leadership programs designed to help credit unions continue to grow by helping all of their team members become more effective leaders to become the best they can be and have the most positive influence/impact on the credit union's culture/brand, the members' experience, and the growth of the credit union.

You can reach out to Celeste Cook at [cccook@custrategies.com](mailto:cccook@custrategies.com) to discuss in greater detail how she can help you achieve greater success in getting your staff engaged as leaders that take initiative with confidence to cultivate strong relationships and offer creative solutions that help our members as well as help the credit union grow!

***IT'S BUDGET TIME ...TAKE TIME TO INVEST IN YOUR LEADERS!***

# 2019 Leadership Program Testimonials

(from CEOs, Senior Management, Middle Management, Administrators)

*"I learned so much from your Leadership session and want MORE!!!"*

*"I want to thank you so much for such a wonderful training session - it was, by far, **the best leadership training I have ever received** and has really spoken to me on many levels. Thank you!"*

*"I was able to take away a lot of tools to begin my role as a leader among management. Thanks again for the wealth of information and motivation."*

*"You are an AMAZING individual and exceptional credit union consultant."*

*"People told me all four days how much information they received from your sessions."*

*"You are a GREAT leader in the industry, thank you for teaching us...your class was eye opening!!"*

## *cuStrategies' Win/Win/Win Formula for Success*

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>

Nothing is more exciting than to see credit unions grow as a result of their employees becoming more engaged as leaders and creating positive member experiences to have a positive impact on your culture/brand, and the member experience as well as the growth of the credit union.

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 grow.

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](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.