



The CSA Financial Literacy Program

Engage, Educate, Empower, and Elevate Your Members!

We are excited to announce the addition of a new program to help you better serve your members!

The CSA Financial Literacy Program

Designed to empower your staff with the knowledge and confidence to help your members achieve financial freedom!

Engage, Educate, Empower, and Elevate!

The CSA Financial Literacy Program is a powerful financial educational program and is designed to help your staff partner with your members to offer **one-on-one consultations** to **engage, educate, empower, and elevate** your members to achieve **financial freedom**. This program will also serve as **a tool to support social obligations, i.e., serving the underserved**. As part of this program, a CSA Action Plan is provided to the member. The CSA Action Plan serves as **a great tool to keep the member on track** as well as an accountability tool.

The **CSA Financial Literacy Program** is a spinoff of the **Credit Score Analysis (CSA) Lending Training Program**. This program is focused on “**Engaging, Educating, Empowering, and Elevating**” your members to achieve **financial freedom**. This program is also a **relationship-building program** that leads to trust and loyalty thus increasing **member retention**, and it is also designed to **attract Millennials and Gen Zs** to help them better understand what impacts their credit score and how the credit score impacts their lives financially and professionally.

Overview of CSA Financial Literacy Program

- **Engage and educate** your members as to what impacts their credit score negatively and **empower** them with knowledge as to what they can do to improve their credit score to qualify for lower interest rates and lower payments on loans which helps reduce their debt.
- **Engage and educate** your members as to how the credit score impacts their lives financially and professionally.
- **Engage and educate** your members on solutions you can offer to help them reduce their debt by restructuring loans (financed with other financial institutions) with the credit union.
- **Engage and empower** your members with a **CSA Plan of Action** that maps out a plan to increase their credit score within 90 days and 12 months and provides the “do’s and don’t’s” on how to manage and protect their credit score, credit, and assets.
- **Empower** your members with the knowledge and solutions to help better manage debt and elevate them to achieve financial freedom.
- **Empower** your members with the knowledge of how to protect their credit score, credit, and assets through all seasons of life...especially unexpected changes and challenges that affect their income and finances.
- **Empower** your members with the knowledge of how to protect themselves against subprime lenders and predatory lending traps.

The **CSA Financial Literacy Program** also serves as a **powerful educational program for Business Development and Community Engagement** to offer businesses in the community to help their employees achieve financial freedom. Several credit union clients have experienced much success using the Credit Score Management Educational Seminar to empower employees of businesses in the community to achieve financial freedom.

CSA Program Success Story

The credit union representative partnered with the member and, through the educational program, the member was empowered to improve their **credit score from 482 to 702 in just 4 months** (we have the before and after credit reports), and **the credit union was able to lower their monthly auto payment on an auto loan (refinanced from another financial institution) by \$300 saving the member approximately \$18,000 over the life of the loan.** This also opened the door for the Credit Union to not only help the member but also led to the credit union capturing a quality profitable loan opportunity that otherwise would not have been approved. This is just one of many success stories shared by our clients.

Let me know if you think this program would be a good fit for your credit union and a benefit to your members. I look forward to getting your thoughts and feedback!

Contact Celeste today at ccccook@custrategies.com if you have any questions regarding the programs cuStrategies offers.

About Celeste Cook

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, motivational specialist, 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 25 years** and a **professional speaker** and trainer for more than 20 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 integrates her experience and proven strategies into her presentations that have **helped credit unions across the nation increase loan growth and profitability...up to 33 percent loan growth** with decreased and/or minimized delinquencies and loan losses (with an emphasis on direct consumer lending) in one year.

What Credit Union Professionals Say About cuStrategies:

As a new CEO inheriting an insitution that had struggled with service, lending, and growth, Celeste really helped me to set us on track. Her flexibility in designing an appropriate training program was key to our success. Celeste provided us with the tools necessary to consistently see above loan growth and help our members save money! We will forever be partners of cuStrategies.

- Chad Rzewnicki; CEO, Dover Federal Credit Union

I found all of cuStrategies' topics were areas we had been working on, but needed assistance to take us to the next level in providing exceptional member experience. Celeste worked with us to customize a training program that met our needs. Celeste's passion and expertise brought out the best in our entire team. Since we have completed our training sessions, our team members are more confident in speaking with members, and we have seen an increase in referrals.

- Emily Roberts; COO, People Driven Credit Union

We partnered with Celeste for her Credit Score Analysis program. The information we learned gave our employees the tools to work with our members to dramatically increase their credit score. We were able to increase loans, save members money, and build stronger relationships. Celeste lives the credit union mantra of 'people helping people.'

- Michael Patterson; CBO, Horizon Federal Credit Union

"The best money I ever spent"

- John Douchet; CEO, Rave Financial (formerly Mobiloil Credit Union)

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!**

Contact Celeste Cook today at cccocook@custrategies.com to see how cuStrategies can help you attract and retain Millennials and Gen'z. She can also help you instill a culture for growth.

cuStrategies offers leadership programs and executive coaching, member engagement/member service training, call center training, lending training, business development (new member/new money) training, and collections training. She also provides onsite coaching of staff to reinforce training. Additionally, Celeste provides strategic planning services. She offers marketing and lending strategies. Celeste will help you build a one-year action plan to ensure you achieve the objectives and results you desire.

Customized Training Programs and Services

cuStrategies customizes all training programs to fit your credit union. We use your metrics, member demographics, branding statements, vision and mission statement, etc., to make sure the presentations are real, relevant, and relatable to your team members. All of cuStrategies programs and Celeste's consultative services are designed to help you achieve increased member engagement and retention, loan growth, profitability, new members/new money, and more engaged and enthusiastic employees.

cuStrategies proudly partners with credit unions across the nation to help them strengthen their leadership teams as well as increase loan growth, membership growth, revenue, engagement, and retention.

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 cccocook@custrategies.com or 404.783.5898 or visit our website at www.custrategies.com.