

# Excellence in HR, Training & Development Awards



## 2014 Winners

The CUNA HR/TD Council's Award Program recognizes and honors credit unions that exemplify excellence in the human resources and training disciplines and serves to promote credit union philosophies through people leadership.

The Excellence Award winners from the CUNA HR/TD Council were announced during the council's 20<sup>th</sup> annual conference April 26-30, 2014 in Fort Lauderdale, Fla.

The award recognizes and honors credit unions that exemplify excellence in the human resources and training disciplines and serves to promote credit union philosophies through people leadership. This year's winners are (by category):

### **Best of Show**

Empower FCU (Syracuse, NY) and Red Canoe CU (Longview, WA) won jointly for CO-OPetition. Realizing they used similar approaches to building a sales and service environment while attending CUNA's Experience Learning Live conference in 2012, these credit unions teamed up to form CO-OPetition, a cooperative, collaborative, first-of-its-kind competition that simultaneously helps members save money by moving loans to each respective credit union. The credit unions launched a 3 month contest to increase the number of buyouts at each credit union, designed so they were cooperating rather than competing. A website bridged the two staffs, and teams, with individual and team incentives, were made up of employees from both credit unions. The program saved members more than \$2 million in future interest payments.

## Employee Engagement

**Gerber FCU (Assets Less than \$499M):** Gerber FCU (Fremont, MI) for We Have Turned the Queen Mary. Gerber struggled to convince frontline staff to make product/service recommendations to members. With the goal of turning their ship, "The Queen Mary," two face-to-face internal educational programs, Teller Career Path Live and Retail Services School, were created to train staff to overcome these issues. The program resulted in increasing the per-member cross service ratio to 3.99 (goal 3.80) in 2012 and to 4.17 in 2013. Over three years, primary share accounts increased 12%, new checking accounts 11%, e-statements 27%, and new debit cards 57%.

**Smart Financial CU (Assets \$500M - \$1B):** Smart Financial CU (Houston, TX) for Cultural Transition. With the goal of earning "Best Place to Work in Houston," Smart Financial's revamped HR team focused on developing employee and management confidence and trust, education, wellness, a fun and balanced work environment, and rewards and recognition. A new employee orientation program, an annual employee rewards statement, internal training programs, a rewards program, and a volunteer events team, contributed to employee engagement. The CU won the Best Place to Work in Houston three years running, Best Companies to Work for in Texas, and were named among the top 100 employers in the state.

**Suncoast CU (Assets More than \$1B):** Suncoast CU (Tampa, FL) for LEAD. In 2012, Suncoast looked beyond its underwriting matrix and evaluated each borrower's financial situation, factoring in the economy. In eight months, Suncoast created and implemented Lending Excellence Advocate Development Program (LEAD), a lending education program that provided one-to-one training and empowered 250 contact center and branch employees to perform the restructured underwriting. Interactive group LEAD training covered critical thinking, high level lending analytics and proper techniques for interviewing, underwriting and cross serving. As a result, Suncoast successfully retired its underwriting matrix and staff became effective loan advocates.

## HR/TD Management Practices

**Heritage Trust FCU (Assets Less than \$499M):** Heritage Trust FCU (Summerville, SC) for TRUST. As a result of a workplace benefit study, the CU created an internal brand, TRUST (Team, Respect, Unity, Service, and Technology) to support its culture and provide more affordable benefits and benefit education. TRUST is woven into benefits selection, plus recruiting, hiring, performance management, and career development, including a new LMS to define career paths. Benefit education focuses on informing employees about what they are getting, and the CU saw a significant increase in plan participation. The changes have played a crucial role in recruiting and retaining talent and employees are more engaged in long-term goals.

**Mountain America CU (Assets More than \$1B):** Mountain America CU (West Jordan, UT) for Learning Through Storytelling. To appeal to Gen Y trainees, the CU created storytelling videos to engage learners and imprint knowledge. The internally-produced videos help trainees master concepts that have been challenging to take from the classroom to the workplace. For example, in "Driving Ms. Leslie," new account trainees learn about the difference between wills and trusts. Pre- and post-tests verified the knowledge transfer, resulting in a 266% increase in knowledge concerning the difference between wills and trusts and a 489% increase between revocable and irrevocable trusts. The CU has seen positive results and will continue to determine topics that translate well to this teaching method.

## HR/TD Strategic Leadership

**Consumers CU (Assets \$500M - \$1B): Consumers CU (Kalamazoo, MI) for Leadership and Succession Planning.** Although there were natural leaders throughout the organization, there were few programs to tangibly connect them. Focusing on retail employees, the CU launched a three part approach to leadership: managers use Integrity Coaching to enhance critical thinking when coaching employees, the leadership development program was revitalized by utilizing a successful senior retail manager to make the program useful and practical for retail up-and-comers, and the mentor program provides opportunities to up-and-comers to meet with management. Implemented companywide, the CU has seen great numbers about promoting from within and opportunities for advancement on engagement surveys, as a result of the program.

**United FCU (Assets More than \$1B): United FCU (St. Joseph, MI) for Skill Based Pay.** The challenge centered on differentiating the Teller and Member Service Advisor positions. KSA standardization and pay for the positions inconsistently overlapped so the CU developed a stratified skill-based pay system, providing measureable levels of KSAs and performance results for each. Wages were assigned so advancement and pay were understood organization-wide, and training was centralized, focusing on standards determined by the retail operations team. When a manager certified an employee was ready for assessment, the employee took a proctored online assessment for each level, and the majority certified at or above the second level of the program. Feedback from applicants and new hires was overwhelmingly positive, and the transparency and self-paced nature of the program compares favorably with competitors.