



“ We are creatures of habit. That’s a very dangerous thing to be in business. We need to be creatures of change. Get your management team reviewing their areas. Ask one simple question: Why are we doing it this way? And then ask a follow-up question: Can we do it better? ”

Mark Arnold, brand expert and strategic planner, writing in “Four Questions to ask at Your Next Management Team Meeting” on his blog at <http://tinyurl.com/bjfluqh>.

5 Leadership Dos and Don'ts

Are you a GREAT leader or an “AT RISK” failing leader? How do you know? What would your staffers say? What would your own supervisor say?

Here are five winning and five failing behaviors and attitudes that show up consistently in leaders who succeed, and those who fail.

Five things GREAT leaders do:

- Read/understand their own emotions and recognize their impact on themselves and others.
- Know their strengths and limits.
- Know and have a good sense of their self-worth and capability.
- Think and act with optimism; see the “upside.”
- See and seize opportunities for contributing to the greater good.

Five things FAILING leaders do:

- Discount others’ emotions and perspective.
- Miss key organizational clues, norms, decision networks and politics.
- Blame others for outcomes.
- Avoid dealing with and resolving conflicts.
- Isolate themselves and/or their teams from others in the organization.

Most leaders and others can learn, develop and increase their own emotional intelligence. It takes assessment, self-motivation, learning, awareness, practice and feedback.

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Onsite Café Win-Win-Win

Desert Schools Federal Credit Union (www.desertschools.org), Phoenix, has found a convenient way to feed employees, while creating employment opportunities for individuals with special needs and disabilities. The \$3 billion CU has partnered with FCS Premier, a local nonprofit, to offer Desert Bistro, an FCS-run café at the CU’s corporate headquarters.

Dan Snead, VP/property management and security at Desert Schools FCU says, “Our commitment to Valley communities has long been a cornerstone of our organization, and one that Desert Schools takes great pride in. With each of our missions aligning so closely, it was a natural fit to partner with FCS and extend our commitment to the community with such a great cause.”

The FCS endeavor is not the CU’s first entree into onsite food service. Snead explains that “for 13 years, Desert Schools had the privilege of working with a state-run agency to provide onsite food services to its employees. This agency provided job opportunities to the visually impaired After a long-standing relationship, the agency could no longer manage our facility and was forced to sever ties. This began our search for another provider Thanks to a referral ... we found a provider that could not only fill that void, but one that would also continue to provide a valuable service to our community.”

Desert Bistro opened Sept. 25 and serves breakfast and lunch to an average 160-175 customers a day, says Brenda Sharpless, the CU’s facilities supervisor.

“The beauty of having a food service vendor in our facility is that they are self-sufficient,” she explains. “We provide the building space and the operations and expenses of the cafeteria are managed by their employees. The communication between both parties is open which allows for discussion to make adjustments and changes to fit each other’s needs. In addition, FCS Premier offers catering for meetings and events which is convenient to schedule and something we utilize on a fairly regular basis.”

Desert Schools FCU works in many ways toward positive change throughout Valley communities. Participating in nearly 120 community projects in the Phoenix-metropolitan area, 45 percent of the CU’s employees got involved with or led community projects in 2012, volunteering 2,931 hours to support various causes as members of the Desert Schools CommuniTeam.

Collaboration High Priority for Innovation CU

A lot of credit unions talk about the importance of collaboration. \$1.45 billion Innovation Credit Union (www.innovationcu.ca), with head offices in Swift Current and North Battleford, Saskatchewan, puts its money—and time—where its mouth is, with CEO Daniel Johnson now spending about 25 percent of his time on collaborative efforts.

“The direction from the board over the last several years has been one of collaboration for the good of Innovation and the system as a whole,” Johnson, a CUES member, explains. “However, the degree to which we are collaborating and the amount of time was recently determined jointly by me and the board at our last strategy session and consequently built into my performance plan.”

Collaborations include internal staff initiatives, community partnerships and joint CU ventures. “The time I spend on these initiatives has emerged out of a willingness to unite various groups to develop efficiencies and encompass the cooperative spirit that we adhere to,” Johnson says.

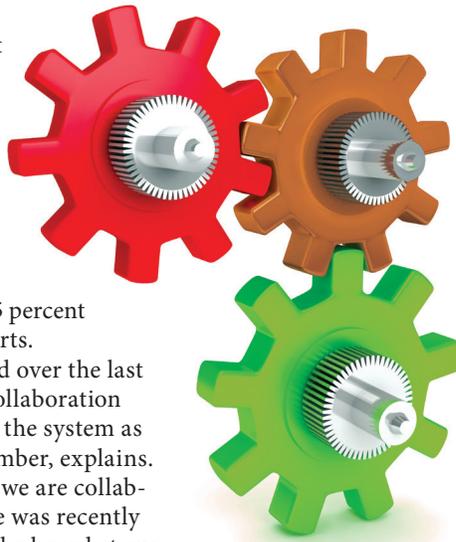
External projects include G8 Credit Unions’ credit unions CONNECT, a strategic alliance of eight Saskatchewan CUs working to enhance the member experience. “One of the group’s top priorities is connectivity among credit unions, and this project allows members from partnering credit unions to have access to a number of services at no extra charge at any of the credit unions’ CONNECT branches,” he explains.

Johnson says other Saskatchewan credit unions are now joining. And a future goal is to look at combining Alberta’s program with Saskatchewan’s, so members can do business at CUs in both provinces without additional fees.

Then there’s the National ding free® Campaign that all Saskatchewan credit unions are participating in. The goal: to ensure existing and potential members are aware they can use their CU debit card “to access their account and carry out a common suite of transactions ... at participating credit union ATMs without paying additional surcharge fees. This adds up to a bigger network than most banks,” Johnson says. “iPhone® users also ranked the ding free® locator app 5 out of 5.

Additionally, Innovation CU has collaborated with various service/product suppliers, including communications giant SaskTel (www.sasktel.com). “SaskTel and the credit unions of Saskatchewan have a long history of collaboration,” Johnson says. “They not only share the same marketplace and customers but also the same challenges of reaching rural Saskatchewan.”

Recently, SaskTel consulted with credit unions on mobile wallets, business strategy, and video interactions between members and CU staff. “SaskTel now is in the phase of developing a prototype and plans to pilot a few of these offerings at credit unions,” Johnson says.



Return on Business Services

Mark Weber of CUES Supplier member Weber Marketing Group (www.webermarketing.com), Seattle, identifies several benefits to offering business services:

- **Bigger balances.** The average balances of business checking and money market accounts are five to 10 times the typical balances maintained by consumers.
- **More revenue.** Small business loans, credit card accounts, and checking accounts typically generate more income than similar consumer services.
- **Enhanced member relationships.** “If you serve these members well, you will get both their personal accounts and their business accounts,” Weber notes. “When served well, they can be long-time, stable members.”
- **New members.** “By providing value-oriented services to business members’ employees, you have an opportunity to bank all those people,” he says.

Read more about marketing business services at cumanagement.org/0213allbusiness.

Karen Bankston is the proprietor of Precision Prose, Stoughton, Wis.

Insights



“Credit unions may not be able to innovate the way PayPal can with payments systems, but they can innovate in terms of how they use the information they already have in providing a superior member experience. If they can do that, it doesn’t matter what Walmart is doing with Bluebird.”

Terence Roche, principal with Cornerstone Advisors (www.cornstone.com), a CUES Supplier member, in “Fast-Paced POS Race,” p. 36. Hear him in person at CUES School of Product and Channel Management™ cues.org/sopcm.

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