



# From Survive Mode to THRIVE Mode

*How focusing on scalability and iterative deployment can transform your credit union.*





# MEET Bre

## Breana Wolfert, AVP

- 17 Years in Credit Union Industry
- 5 Years with American Heritage
- Specializes in
  - Project Management
  - Branch and Contact Center Operations
  - Collaboration with the Executive Team on Strategic Planning Initiatives

- Philadelphia, PA
- \$4 billion in Assets
- 250,000+ Members
- 800+ Sponsor Companies



Gordon Flammer, CEO

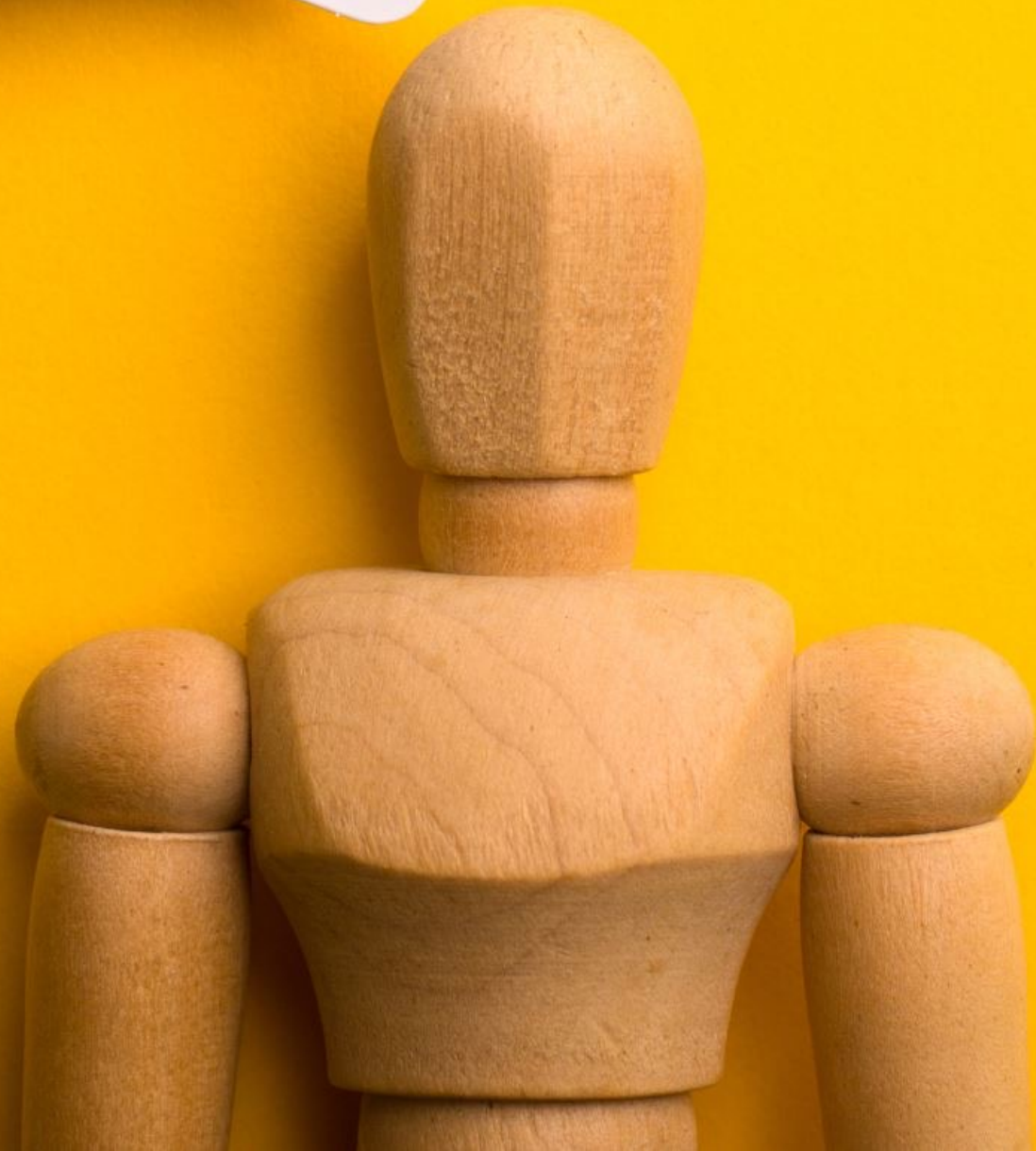
- 20+ Years in Credit Union Industry and in overseeing Fintech Deployments
- Has worked with over 100 companies with assets ranging up to \$795 billion



- Member Relationship Management & Business Intelligence Platform
- Combines data integration, curation and analysis with relationship management, data visualization and workflow tools
- Built specifically for Credit Unions

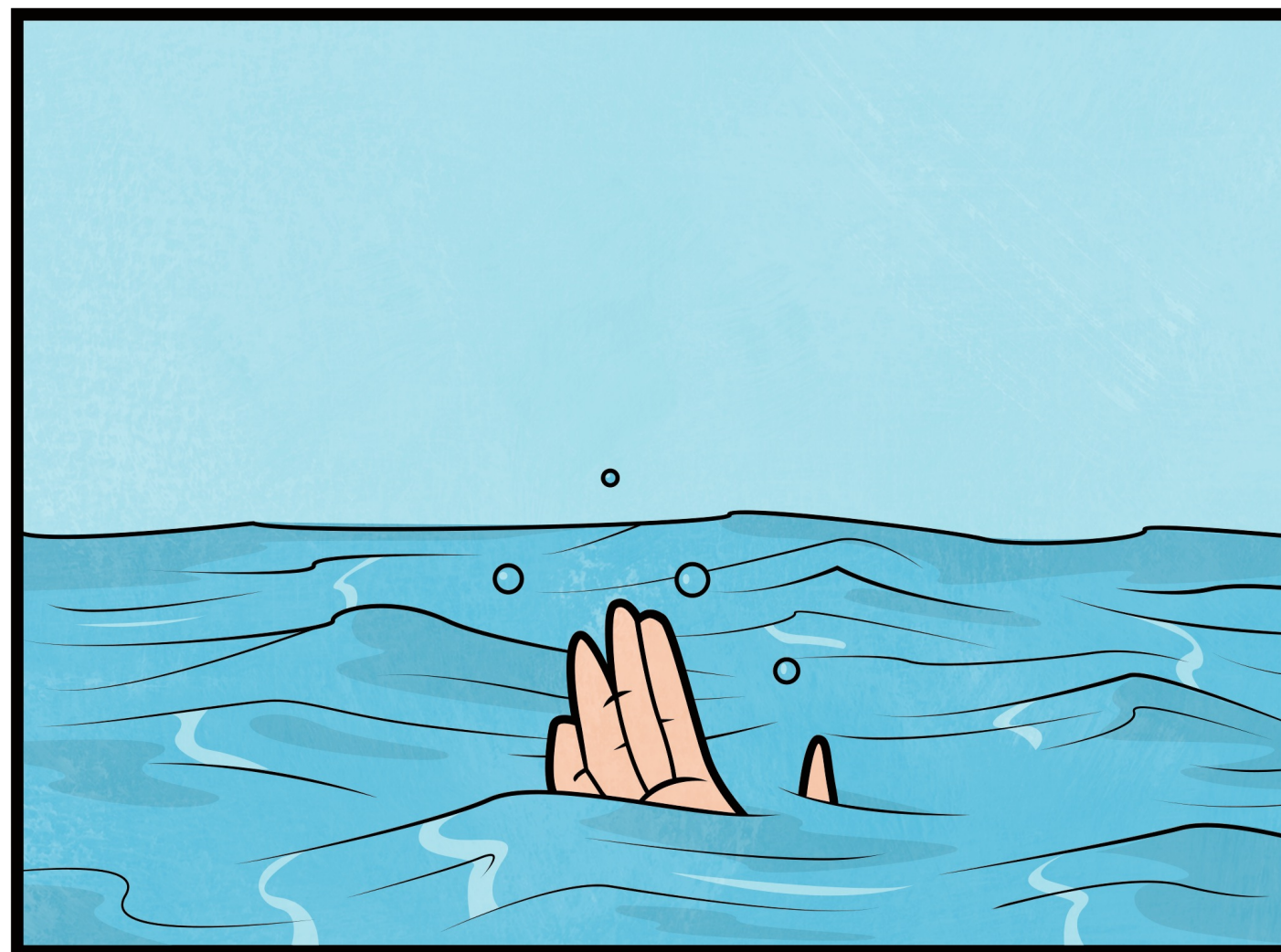
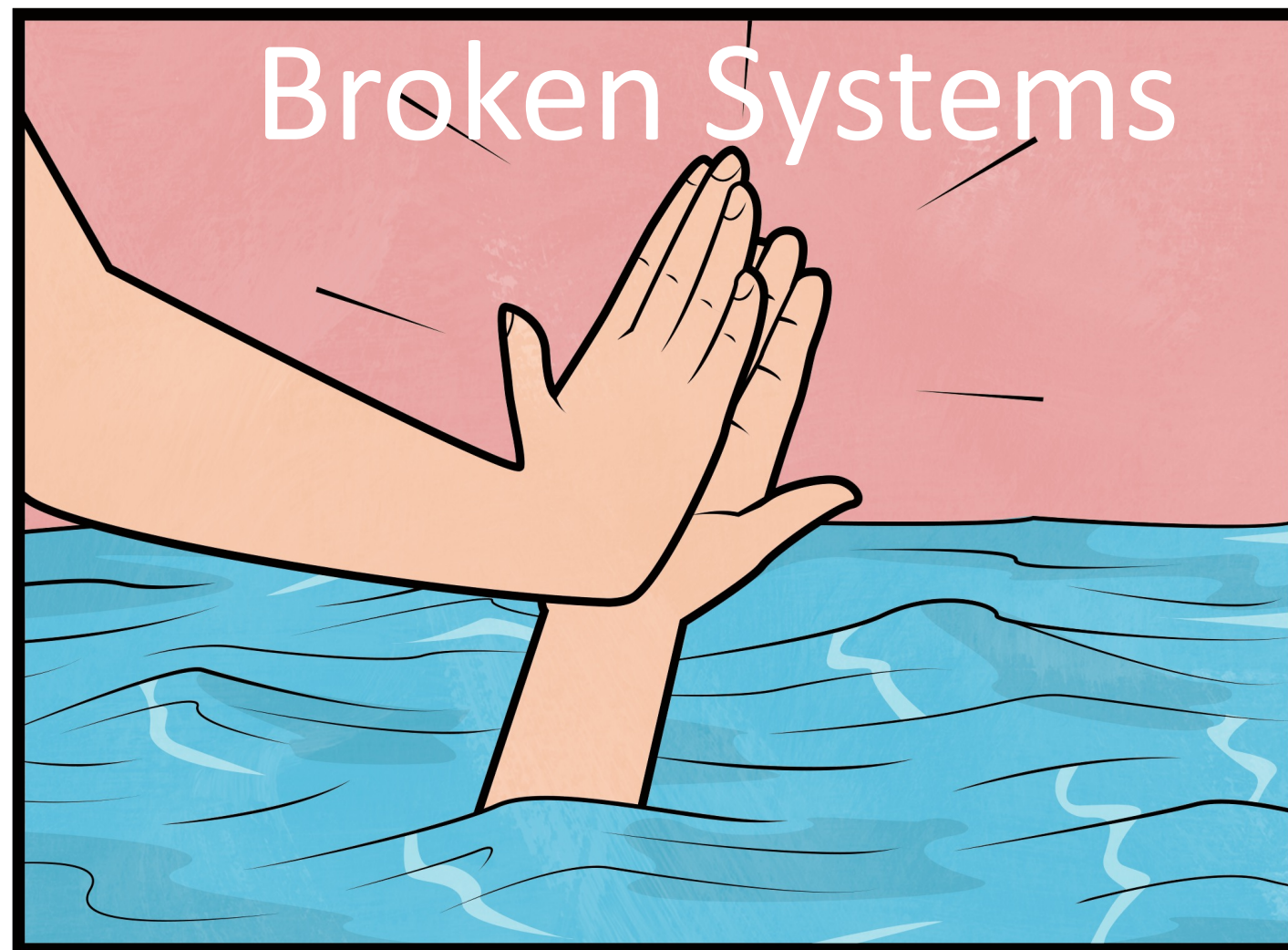
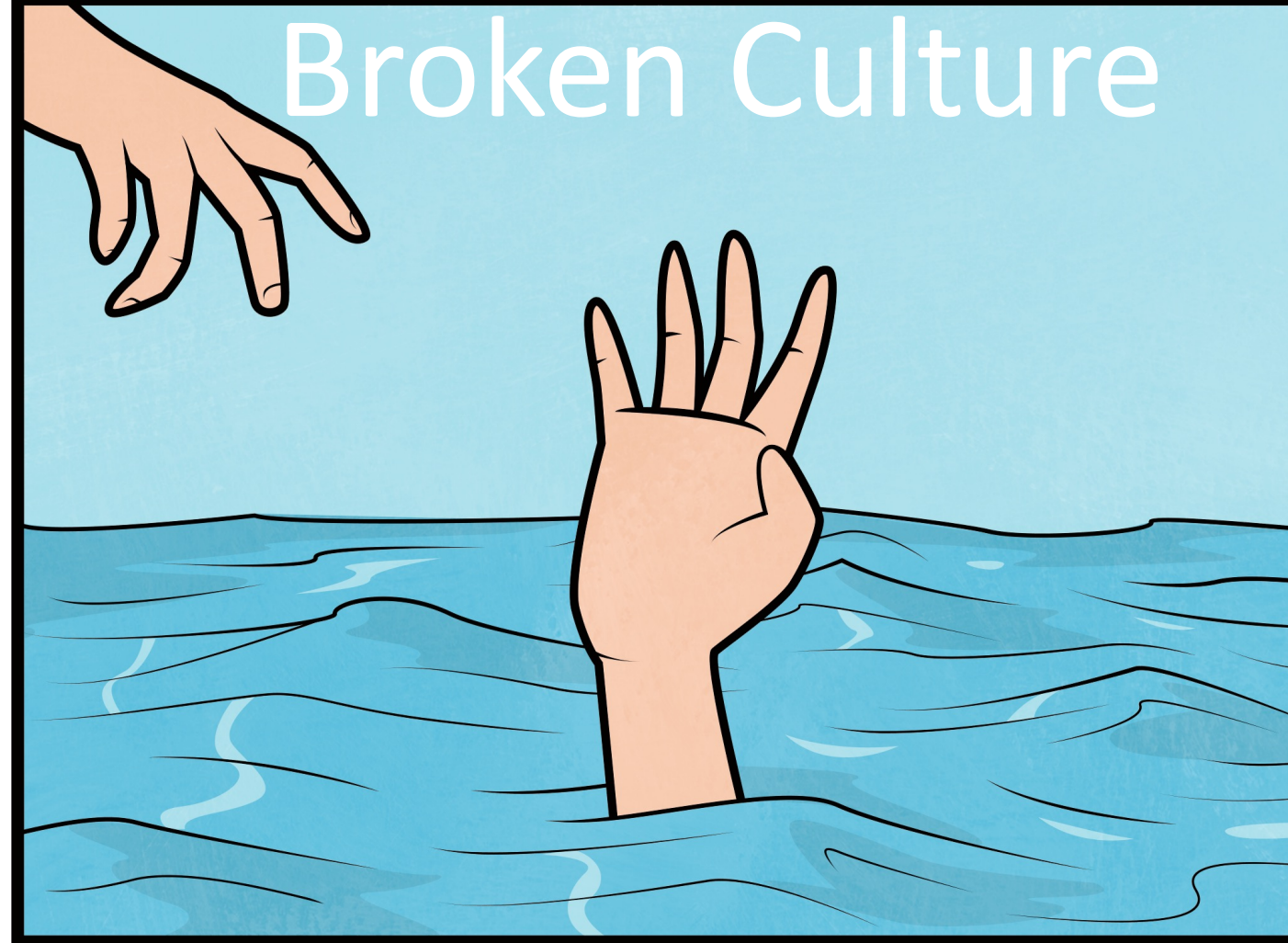
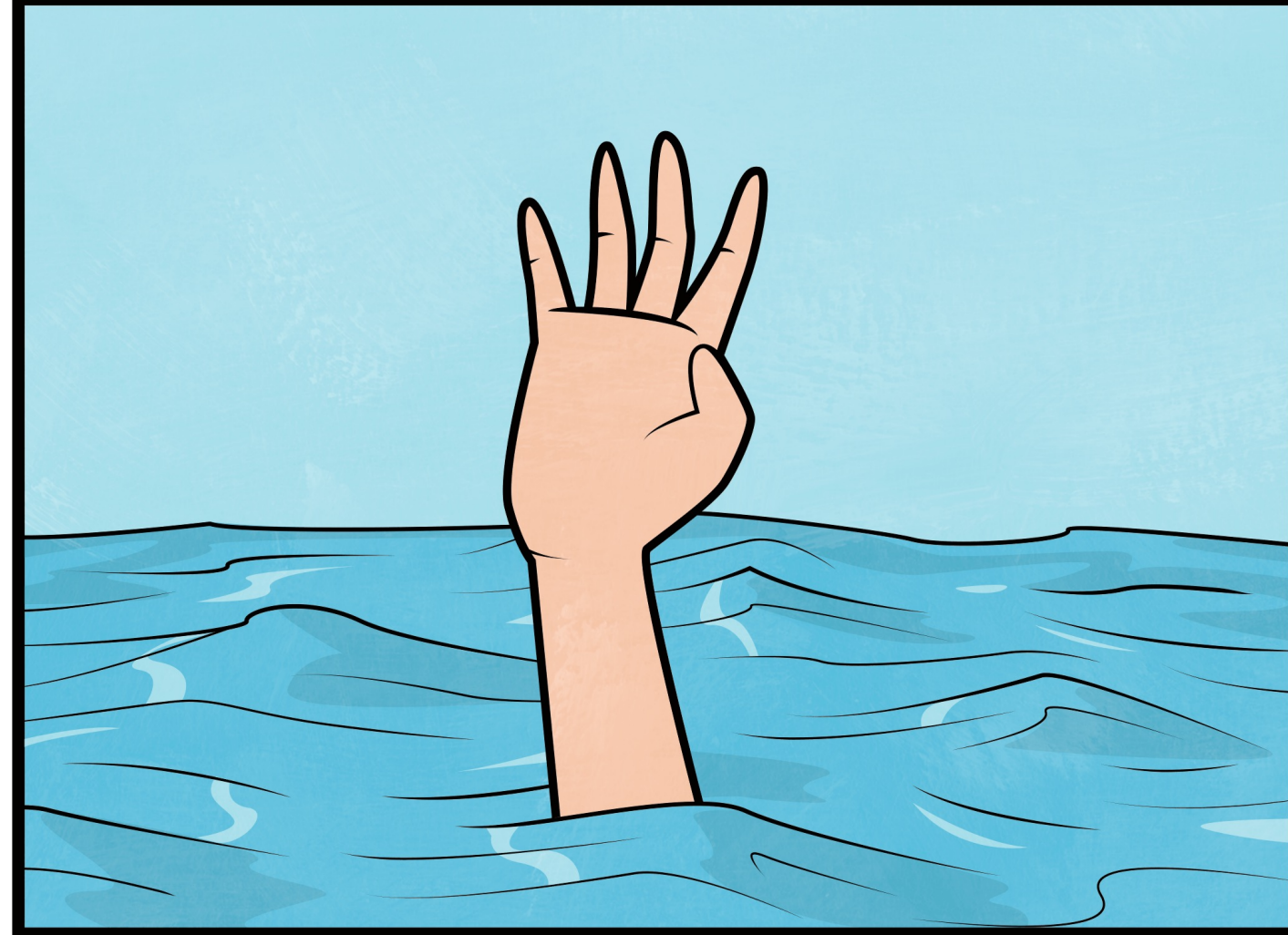


# MEET Gordon



Perceived  
Problem:

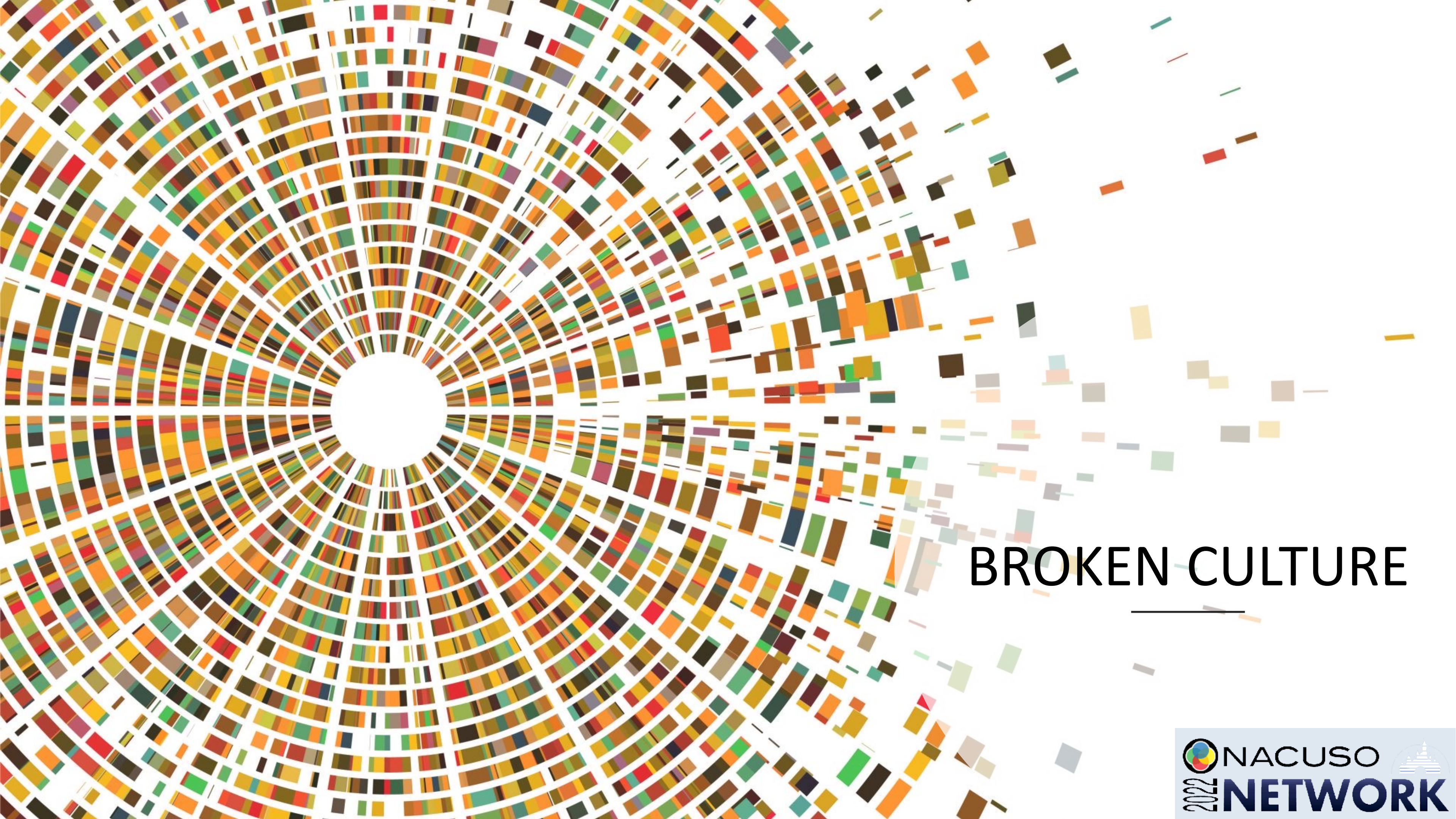
Credit Unions  
need more  
Tech!



The reason why Credit Unions are Drowning

# BROKEN SYSTEMS

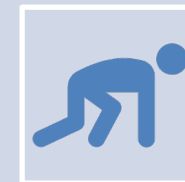
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# BROKEN CULTURE

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# Solution



Broken Systems -> Kaizen

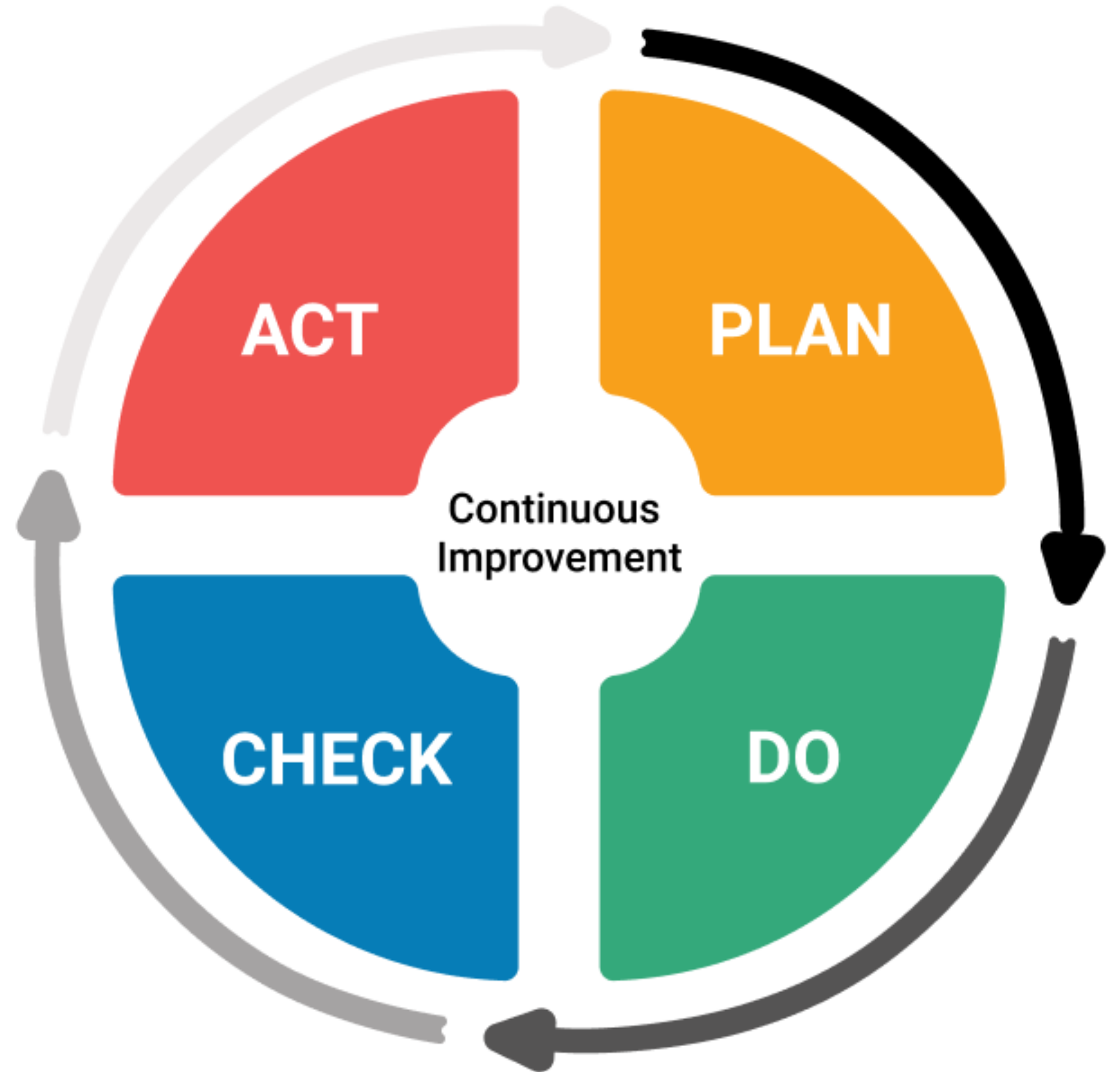


Culture-> Project Aristotle and Oxygen



# PRINCIPLES of Kaizen/Lean/TPS

- People Focused
- System Improvement
- Good Results through Good Processes
- Root Problems





# The Toyota Way

- Decisions Serve the Mission
- Processes Serve People
- Standardization
- Decide Slowly, Implement Quickly



# PROJECT Aristotle: Great Teams

Psychological Safety  
Dependability  
Clarity  
Meaning  
Impact

# Project Oxygen: Great Management

Coaches

Empowers

Focuses on  
Success

Is Results-  
Oriented

Shares  
Information

Helps Develop  
the Team

Clear Vision

# Effective Systems





# Healthy Culture



# DECIDING Priorities for Kaizen

An aerial photograph of a construction site. In the center, a yellow excavator is positioned on a dark, uneven ground. To its right, a large, rectangular building is under construction, featuring a blue corrugated metal exterior. The interior of the building is visible, showing various construction materials and equipment. The surrounding area is cluttered with debris, including wooden planks, metal sheets, and other construction materials. The overall scene is one of active construction work.

# THE FRAMEWORK For project Success





# Partners not Vendors

**Too Hot**

*Build a Solution Internally*

**Just Right**

*Vendor Partner (CUSO)*

**Too Cold**

*Out-of-the Box Solution*

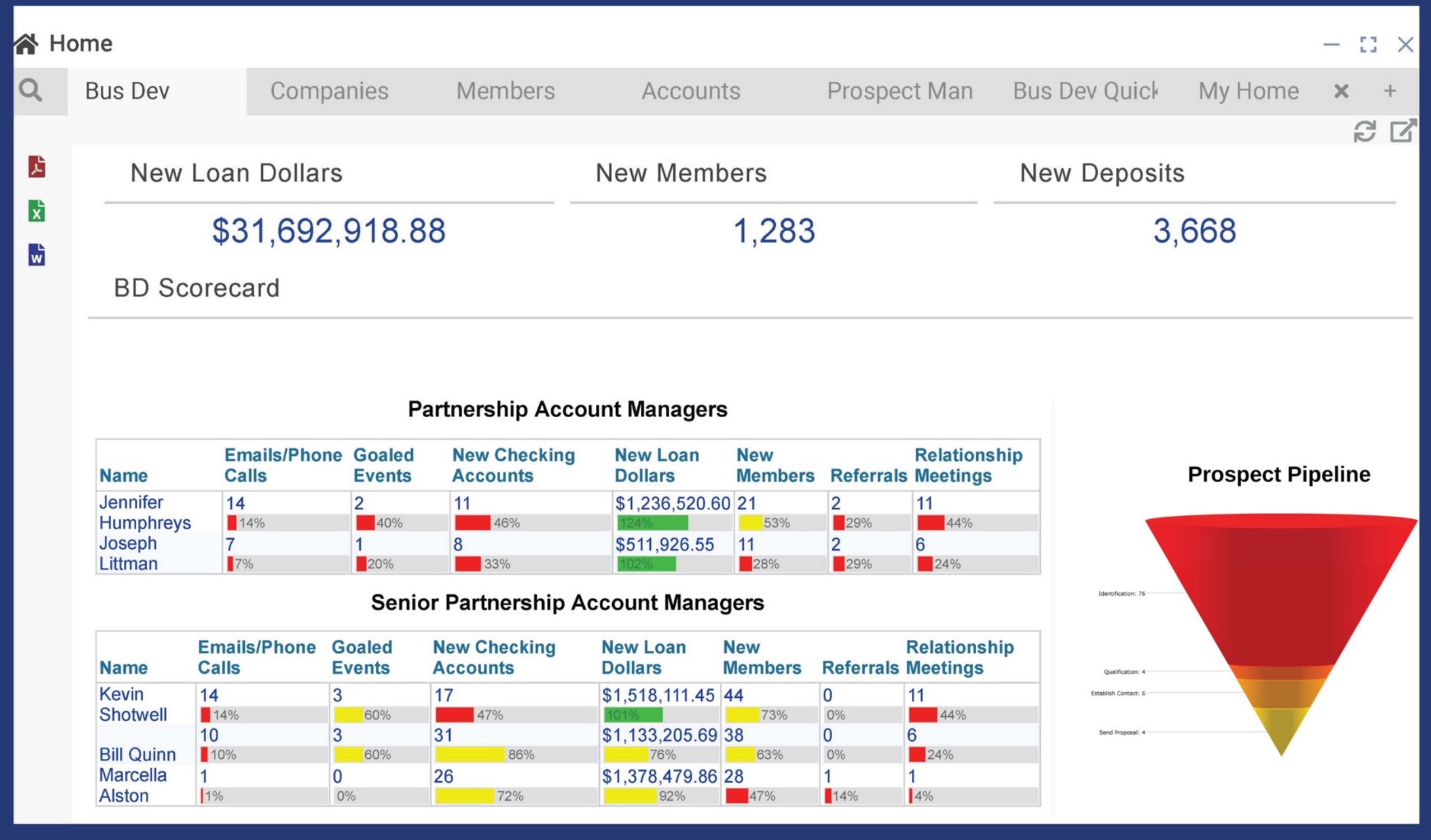


## SUCCESS STORY

### Searching for a CRM

# FIRST DEPLOYMENT SEG Management

Time to deploy: **6 Weeks**  
 Success: **29%** increase in loans and deposits from SEGs



*Time to deploy: 12 Weeks*  
**Success: 200% increase in new Indirect Approved Loans in one year**

# INDIRECT Lending

Dealerships

AUTO LENDERS LAKEWOOD

Information Relationships Data Center COM Center Report Viewer

### Dealership Info

Unique RefNum	329	Rep	Linda Forsberg
Name	FORD LAKEWOOD	Address	1165 ROUTE 88
CUDL Dealer ID	1540564	City	LAKEWOOD
Dealer Track Dealer ID	0465022	County	BURLINGTON
RouteOne Dealer ID	05555	State	PA
Source	<input checked="" type="checkbox"/> CUDL <input checked="" type="checkbox"/> Dealer Track <input checked="" type="checkbox"/> Route One	Zip Code	505455
Group	FORD	Website	fordlakewood.com
Channel	AUTO	Date Last Visited	02/06/2019
		YTD Visits	1

### Contact Info

Contact	JON HUGHES
Contact Email	JON@FORDLAKEWOOD.COM
Phone	(732) 382-8844

All Contacts

- JON HUGHES

Dealership Info: 0

Filter Go To Field

Start Home Dealerships

# MEMBER Dashboard

**Jane Smith**  
Profitability Segment: **Gold**

Products				Next Best Products to Suggest	
<b>2</b> Open Checking \$1,953.20 Checking Balance	<b>0</b> Credit Cards \$0.00 Credit Card Balance	<b>2</b> Open Savings \$1,043.76 Savings Balance	<b>3</b> Open Loan Products \$9,709.73 Loan Balance	<ul style="list-style-type: none"> <li>Q Rate Advantage Visa Platinum Card</li> <li>Q 30 Year Fixed Rate Mortgage</li> <li>Q Certificates of Deposit (CDs)</li> </ul>	

	<b>Net Promoter Score</b> 3	<b>Fees Last 90 Days</b> ODP: \$0.00, NSF: \$25.00	<b>Account Summary</b> Products: 7, FICO Score: 634	<b>Loan Applications</b> <ul style="list-style-type: none"> <li>Personal Loan <b>APPROVED</b> Requested: \$1,200.00 On 5/21/2021 Disbursed: \$1,200.00</li> <li>Credit Card <b>CANCELLED</b> Requested On 5/21/2021</li> <li>Credit Card <b>APPROVED</b> Requested On 5/21/2021</li> <li>Personal Loan <b>Instant APPROVAL</b> Requested: \$1,200.00 On 5/21/2021 Disbursed: \$1,200.00</li> <li>Vehicle Loan <b>APPROVED</b> Requested: \$12,000.00 On 2/17/2020 Disbursed: \$10,793.72</li> <li>Personal Loan <b>DECLINED</b> Requested \$10,000.00 On 10/05/2020</li> <li>Personal Loan <b>APPROVED</b> Requested \$1,200.00 On 11/07/2019</li> </ul>
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Services					Marketing Campaigns
<b>OLT</b> 12 Month Activity 58 Last used: 01/07/2021	<b>Bill Pay</b> 12 Month Activity 0 Last used: 01/07/2021	<b>Mobile Banking</b> 12 Month Activity 785 Last used: 01/07/2021	<b>Direct Deposit</b> 12 Month Activity 19 90 Day Amount: \$7,043.81	<b>Debit Card</b> 90 Day Activity 97 90 Day Amount: \$5,074.59	<ul style="list-style-type: none"> <li>Q 2021 HELOC Promotion</li> <li>Q Auto Loan</li> <li>Q Visa Teaser Rate</li> <li>Q Term Life Insurance</li> <li>Q Savings Account</li> </ul>

<b>Online Banking</b> ✓	<b>eNotice</b> ✓	<b>eStatements</b> ✓
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Time to deploy: 4 Months

Success: 25% increase in household cross-sell

# EXECUTIVE Dashboard

*Time to deploy: 6 Months*



# ONBOARDING

## New Member Cross-Sell



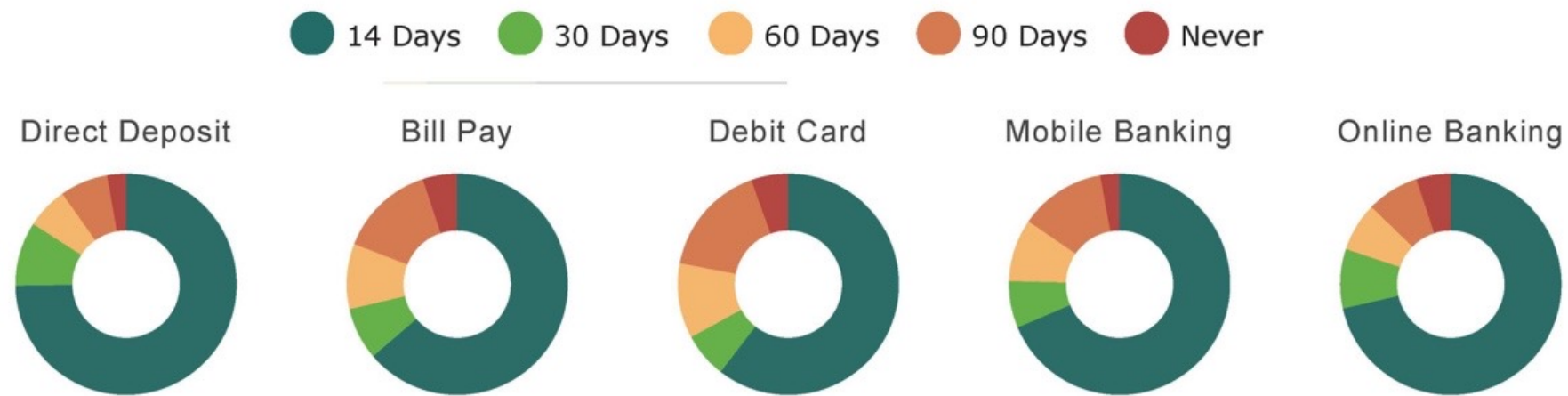
## Accounts Closed



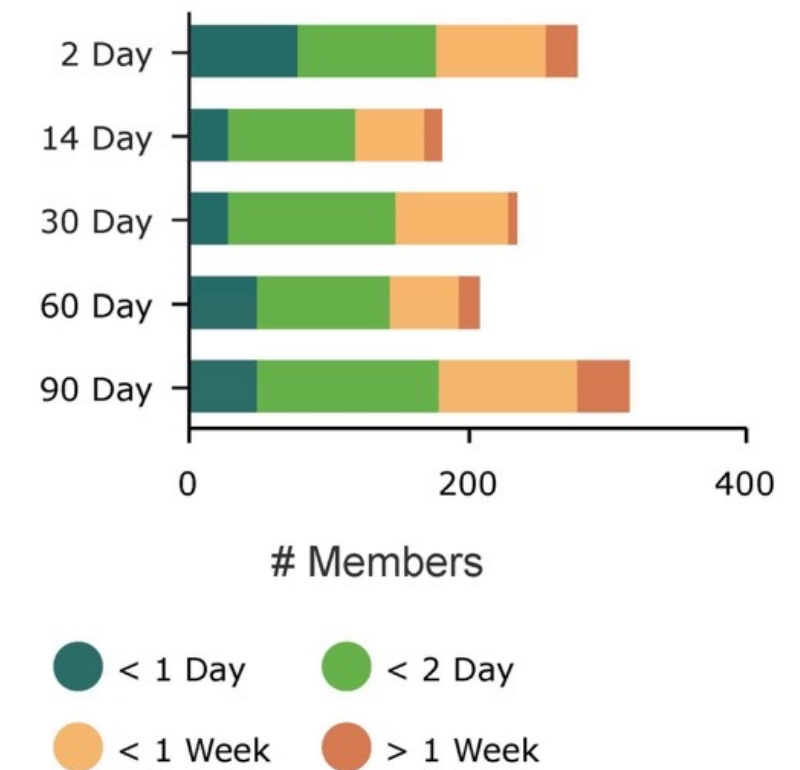
**\$3,452**

90 DAY AVG BALANCE

## Auxiliary Products Used Within:



## Touch Point Success

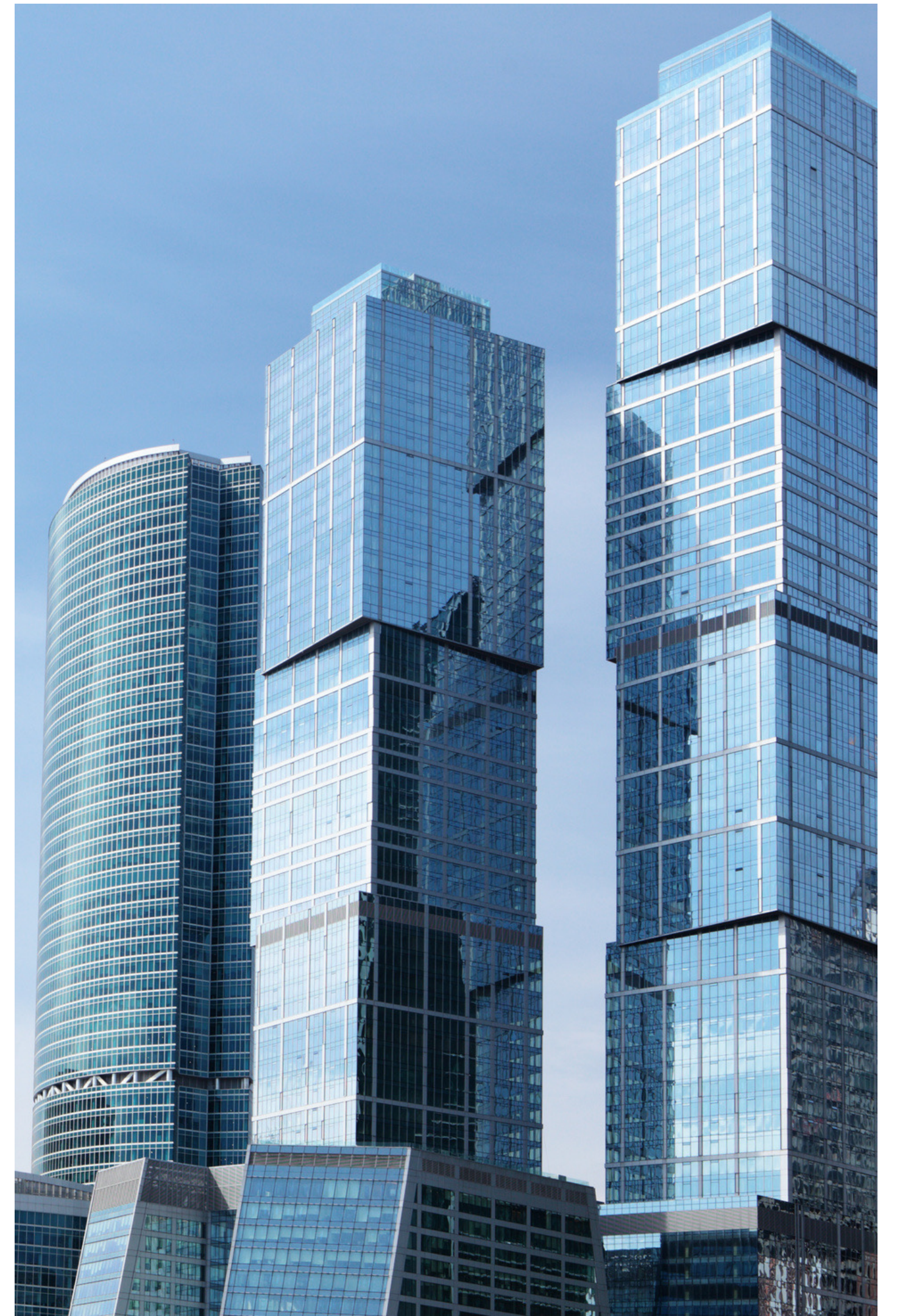


*Time to deploy: 6 Months*



# ULTIMATE GOAL

## CUSO Vendor Partnership







[www.datava.com](http://www.datava.com)

# THANK YOU

## Q & A



[www.americanheritagecu.org](http://www.americanheritagecu.org)