

CUNA

Small Credit Union Talent Strategy Guide

From the CUNA Small Credit Union Committee

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Introduction: small credit unions' unique position

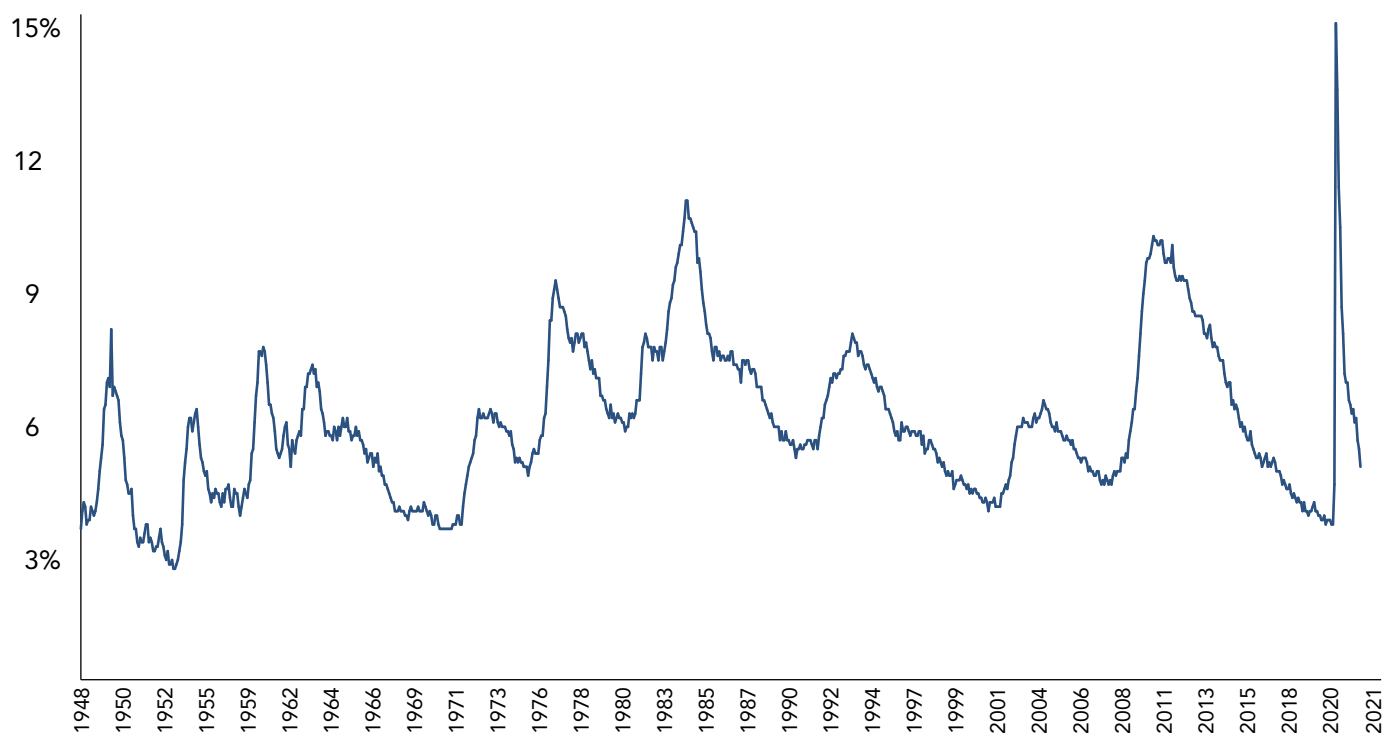
One of the biggest challenges for any organization is attracting and retaining top talent. The stresses of the COVID-19 pandemic and the ensuing “Great Resignation” have only compounded that challenge nationwide.

For small businesses—and small credit unions in particular—those challenges are even more nuanced. Limited budgets and limited time to dedicate toward human resources activities, organizational culture, and the hiring process in general only intensify the war for talent on the small credit union front.

The exciting part of this work, however, is that small credit unions have several competitive advantages that they must highlight in all phases of the talent journey. Whether you’re proactively looking for talent, interviewing candidates, or trying to retain the talent you’ve already onboarded—another important aspect—small credit unions must emphasize their mission and value-driven culture. Credit unions also should focus on the opportunity to have a direct impact on the members and communities they serve, and the skill-building opportunities that small-staffed organizations present.

The post-pandemic employment snapshot

The COVID-19 pandemic and ensuing public health measures led to an economic downturn. Though the ensuing recession was the shortest in history—lasting only two months—the impact on the labor market was more pronounced than previous recessions. About 22 million jobs were lost in March and April 2020, and the unemployment rate reached 14.8%—the highest observed since data became available.



Source: Bureau of Labor and Statistics

“The reality is that the pandemic has forced folks at all socioeconomic levels to rethink their relationships to work in ways that economic theory doesn’t explain well,” says Samira Salem, CUNA vice president of diversity, equity, and inclusion.

“It’s about early retirement for some, because they’ve realized life is too short, or the workplace is too dangerous given the pandemic,” she adds. “Yet another group is resigning in search of more money, more flexibility, and more happiness. These individuals are part of the ‘Great Resignation.’”

Salem also notes a significant number of women have left the labor force to care for others, giving rise to the term “she-cession.”

Small credit unions may be at a particular disadvantage when it comes to offering competitive wages, benefits, and the flexibility that many job seekers desire. “However, in the current labor market,” Salem says, “while higher wages, better benefits, and more flexibility are increasingly important, so are mission and value alignment. While these aren’t mutually exclusive, the latter appeals to folks who are seeking more happiness and fulfillment in their jobs.”

“The talent market is highly competitive right now, and employee expectations about work have changed a great deal,” says Jill Nowacki, president/CEO at Humanidei + O’Rourke, a credit union-focused talent firm. “It seems like there’s an increasing amount of focus on a job being more than just a paycheck. People are seeking fulfillment, too.”

“Most of the people I know in the banking industry never aspired to work at a credit union,” says Helen Mickel, president/CEO at \$133 million asset Tongass Federal Credit Union, Ketchikan, Alaska. What they don’t realize, she says, is that starting a journey with credit unions, even from an entry-level position, could mean embarking on a lifelong and fulfilling career.

Leaning into the benefits that such a career offers is the key to small credit unions finding, attracting, and retaining talent that ensures their relevance and resilience for years to come.

Small credit union unique challenges

- **Finding** people who are interested in working in a credit union
- **Having** a budget that will allow paying a market wage in comparison with other jobs that may be available
- **Providing** opportunities for advancement potential
- **Accessing** a strong pool of candidates, a problem in many smaller communities

Finding talent

There is no one-size-fits-all strategy for finding the right talent, but experts agree that small credit unions must remain proactive in hiring. You've got to go to the talent. They won't just come to you.

But don't just "take" anyone. Small credit unions must ensure that the candidates they do find are the best fit for their organizations, their cultures, and their members.

"It's important that we find that 'right' person for the job," says Nate Brock, director of human resources at \$170 million asset LincOne Federal Credit Union, Lincoln, Neb. "Taking our time to make sure we've found someone who agrees with our mission, gels with our staff, and works well with our members is the not-so-secret secret to our success. We know they'll want to stay longer, and we'll want to keep them around."

Potential candidates can come from many places, including job listings, professional credit union career pages, and even within a credit union's own membership.

"People who are using the credit union may already hold the passion for the work it does, and have an understanding of why the credit union exists," says Nowacki. "This is also a great way to make sure you're recruiting in a manner that will reflect the community you aspire to serve. Partnering with local chambers of commerce—especially those that focus on certain demographics like the Women's Chamber or the Hispanic Chamber—may also connect you with key business leaders who can add diversity to your recruitment."

Finding passionate and dedicated applicants

- Local print and online classified ads
- Professional hiring sites like Indeed and LinkedIn
- Campus job fairs
- Industry events, conferences, and trade shows
- Social media
- Posts in branches
- Professional recruiters
- Affiliation-based organizations such as the National Black MBA Association
- League and CUNA career pages

The business case for diversity, equity, and inclusion (DEI)

Building a culture and work environment that attracts diverse perspectives is critical to delivering equitable service to all in the community, fulfilling the credit union mission to improve financial well-being for all.

Diversity, equity, and inclusion (DEI) is about mission and margin. It's one of the most important things credit unions can do to attract and retain talent in a rapidly diversifying labor market, according to Salem. She suggests that credit union leadership, including the board, must make a long-term commitment to DEI within the organization and in its member-facing activities.

"Be *intentional* about building inclusive leadership skills, working to better understand your membership and potential membership and their needs, and strengthening community partnerships," says Salem.

Diversifying the candidate pool means seeking out new places to recruit talent.

"Posting job openings in community spaces, such as at tribal organization offices or at a local public health center, encourages a broader applicant base," Mickel says. "Our diverse workforce also helps people envision working—and banking—with our credit union."



Your credit union is unique

How can credit unions set themselves apart when posting and advertising jobs?

“Every job description needs the organization’s employee value proposition, highlighting what’s unique and exciting about the company,” says Daniel Mormann, senior director, Titus Talent Strategies, Milwaukee, Wis. “The job description should also include what’s unique to the specific role. This takes extra time, but it’s necessary to stand out.”

“Your employee value proposition must be specific to your organization,” he adds. “The classic ‘work hard, play hard’ description doesn’t cut it. Creating a marketing video interviewing your employees capturing *why* they chose your organization is another great option—video content is important.”

Mickel says, “When working with a recruiter sharing our story, defining who we are and what we hope to achieve as a credit union often helps encourage applicants to discover more.”

Keep it short and sweet, and highlight why someone should change jobs and move to your organization. If you sell something that isn’t accurate, then you’re setting yourself up for failure, says Brock.

“Ask tough questions before there’s a need to recruit,” he recommends. “Ask your current employees, ‘What are we doing well that should continue, and what can we improve on to keep you here?’”

Credit unions should lead with the credit union difference, Salem advises. “That is, the cooperative principles, our mission of ‘people helping people,’ and our not-for-profit structure means that, unlike banks, credit unions put people over profits.”

Credit unions can lead with the impact of the work that will be done, Nowacki says. “Our mission and purpose set credit unions apart from other financial institutions,” she adds. “As people look for opportunities to live more authentically within their values, credit unions are in a great position to lead with their mission when posting and advertising jobs.”

Nowacki agrees with Mormann that video job postings are a great opportunity to connect with candidates. “This way, hiring managers can speak—in their own words—about what they love about working at the credit union. Photos or other videos can be integrated to really show the culture or spirit of the credit union.”



Recognize leadership potential

There are many signs of leadership potential, no matter the role, says Inna Conner, senior manager, talent management and strategy, CUNA Mutual Group, Madison, Wis.

“Look at potential as one’s capability and aspiration to grow and develop the qualities required to be successful in a significantly more challenging role,” Conner says. “It typically presents itself in employees with high-learning agility and a growth mindset. This is combined with performance results, engagement, and calibrated for organizational direction and fit.”

“As the war for talent becomes increasingly competitive, organizations will have to look for talent that may be *able* to do a job, rather than people who have *already done* the job they’re looking to fill,” adds Nowacki. “This may mean changing interview questions from strictly asking about what someone has previously done in a certain situation and instead asking questions that give insight into how a candidate thinks, communicates, or makes decisions.” Key competencies to search for in leaders, in particular, include emotional intelligence, compassionate accountability or coaching, actionable communication, and change management.

Take your time

A major factor in building the ideal credit union team is to ensure that the culture and the candidate mesh. Some leaders have found success using a performance-based interview process along with a cognitive and behavioral assessment.

“There’s no more important decision than hiring right the first time,” says Brock.

LincOne Federal has a hiring committee, comprised of its workforce, that rotates based on the position the credit union is recruiting for.

“This gets our staff involved and keeps perspectives fresh,” he notes. “This three-person committee conducts interviews, analyzes the strengths and weaknesses of each candidate, and then independently ranks their selections. They’re tasked with coming to an agreement on the best candidate.”

Brock says this process minimizes bias and provides support to the new hire by having three vested advocates who selected the person.

“Never rush a hiring process, and don’t stop advertising until you feel confident in the frequency of applications,” says Brock. “Some organizations never stop this process. Consider keeping your job postings open at all times—especially if you’re having recruitment issues. Accepting resumes year-round may provide a deeper talent pool to select from.”

Attracting talent

Successful small credit union leaders say it is crucial to highlight the impact your organization makes on its members and community in the hiring process. Make sure candidates understand that they can make a direct impact on the success of the organization. With fewer staff, there is more opportunity to grow, learn from organizational leadership, and ultimately be connected to the work and impact that the credit union creates.

These are unique attributes that other organizations can't offer. It's a way for your credit union to stand out when trying to attract talent to your shop.

"This needs to be communicated seven times, seven ways," Salem says. "Make sure the message comes across in the job description and recruiting materials, and that it's reiterated in the interview process."

Finally, an applicant should be able to look at the credit union's website and come away with an understanding that it is mission-driven and member-owned. "That's a significant competitive advantage within financial services and in the labor market that we should leverage," she stresses.

The importance of flexibility

According to a 2021 survey from consulting firm Mercer, 56% of employees said they would consider switching employers if flexibility wasn't an option.

"It's important that businesses modernize employees' experiences once they join the organization. Similar to how businesses tailor services and products to consumer needs, there's great appetite to extend the approach into the employee space as well," says CUNA Mutual's Conner.

To stay relevant, she adds, employers will need to understand which employee experiences matter to their workforce, e.g., growth opportunities, flexibility, or benefits.

Employers looking to hire new staff, particularly younger staff, should expect to be asked if remote work can be part of the employee's work environment. Not all positions lend themselves to remote work, but if you can be creative in scheduling, such as a 4-day work week with longer days, and offer opportunities to work from home when possible, that will create a more attractive job opportunity.

Overall compensation and benefits

Smaller credit unions may feel at a disadvantage related to compensation and benefits than larger employers, but pay still matters.

"The fight to \$15 has come and gone, with some in the financial services industry, like Bank of America, increasing pay to \$25 an hour as a minimum hiring rate by 2025," Brock says. "If we, as credit unions, are not proactive by staying ahead of the market and ahead of trend, we'll be left behind and lose the battle."

56%

of employees will consider switching employers if flexibility is not an option

“At the end of the day, employees want a fair wage and flexibility—meaning enough paid leave to be away when needed, and a lucrative benefits package that funds the majority of medical benefits and a healthy retirement plan.”

These things are not cheap, he acknowledges. “But as the saying goes, you get what you pay for. If you can’t afford to meet the needs that the market demands, there may be other areas of the business model that will need to be examined.”

“Imagine being an employee reading in the paper that your local McDonald’s is hiring at \$16 per hour and you are currently under that amount,” Brock adds. “How would that make you feel? Do you think the employee may question how much your organization values you? Do you think it may lead to flight risk? Who, then, is at fault for poor retention? Are we taking full ownership in what we control as an organization? These are important questions to ask ourselves in the battle for talent.”

While competitive compensation and the benefits package need to be part of the conversation, they are not the only reasons why people stay with your organization, says Mormann. Another company is always willing to offer your top performers more money. What are you doing to connect with your people on a deeper level?

What are you doing to connect with your people on a deeper level?

“Right now, the bar is set very high,” he says. “You have to identify the value your credit union provides to employees—beyond monetary factors.”

Adds Nowacki, “If you only have three or six or 30 employees, you can build a deep connection with, and understanding of, each individual who works there. If one team member is eager for development and opportunities to grow their skillset, you can build a mentoring and development plan for that individual. If another employee is at a stage when work-life balance is most meaningful, work with that person to ensure their time away from the office is truly protected from interruption.”

Setting standards

Salem offers tips for setting compensation and benefits standards:

- Don’t ask for salary history when setting salaries because this puts marginalized groups (women, people of color, and others) at a disadvantage
- Be as competitive as possible with compensation
- Be transparent in job descriptions about what salary/wage the credit union is offering
- Strive to offer a living wage, at a minimum
- Be as inclusive as possible with benefits



Creative add-ons

Creativity is key in competing for top talent. Signing bonuses, incentives, moving expense loans, and other add-ons are now almost as important as base compensation. Those creative and flexible add-ons can make the difference in attracting talent.

Creativity is key in competing for top talent.

“I’ve never seen more flexible vacation policies and remote options available than what I’m seeing right now,” says Mormann. “As long as you have clear guidelines for expectations and deliverables, there’s no reason not to provide your team flexibility at their discretion. But you need to have the structure in place.”

Mickel says Tongass Federal offers a moving expense loan since it can be expensive to relocate to an island in southeast Alaska.

“We offer a \$15,000, three-year loan,” she says. “The credit union handles the monthly payment on the 0% loan for as long as the employee stays with the credit union. The payments are reported as the employee’s income on their W-2. Upon payoff, that income becomes part of their regular compensation.”

Retaining talent

Retaining quality talent is equally as challenging and important as recruiting talent. It also depends on providing competitive salary and benefits packages, along with creative offerings and cost mitigation strategies, notes CBIZ Inc.'s "2021 Employee Benefits Benchmark Report."

Employers nationwide in all industries are responding to continually rising health care costs, stressing the importance for businesses of all types and sizes to identify their plans' strengths and weaknesses. Additional factors for retaining talent include enhanced employee communication, focusing on mental health and well-being, and providing holistic offerings.

Companies using a more holistic approach are focusing on metrics like employee satisfaction and retention, rather than being satisfied with only offering a traditional one-size-fits-all health plan. Employees are likely to expect a robust offering of well-being resources, which means it's important for employers to consider evaluating their current offerings to stay on trend.

A holistic approach to well-being helps address all aspects of the body and mind, as opposed to just the former.

A holistic approach to well-being helps address all aspects of the body and mind, as opposed to just the former. These plans include access to mental health professionals and assistance dealing with stress, depression, and other concerns.

Five reasons your talent is walking out the door

The first step in retaining talent, notes Meridith Elliott Powell in CUInsight, is understanding why employees are leaving. The reasons may include:

- **Failing leadership.** Employees today want leaders to give them a voice, actively show empathy, stand by their commitments, and hold the team accountable. In other words, they want leaders who actually lead.
- **Lack of understanding.** Staff are looking for work environments that understand their challenges and for leaders who are open to listening and can help them find ways to successfully balance their work-life commitments.
- **No investment.** Employees welcome opportunities for professional development. This can include conferences or even free opportunities that will allow employees to enhance their skills.
- **Weak accountability.** Employees expect employers to strike the balance of rewarding and recognizing team members who are contributing and confronting those who are not. This is a key retention tool for top talent. Lack of accountability, and not handling discipline issues head on, will drive people to leave.
- **Grass is greener.** Ultimately, employees leave because they believe they can find something better. This is an employee's market, and when staff feel they aren't in the best work situation available, they'll start looking for another position.



The importance of work culture

Another important element of retaining quality talent is the overall work culture of an organization.

“Work culture, and specifically an inclusive workplace culture, is central to retaining talent. A credit union (or any organization for that matter) may have great success in attracting talent, including diverse talent, but if staff doesn’t feel like they’re valued, respected, and that they belong, the organization will have trouble retaining its talent,” says Salem.

Employees who feel excluded, she notes, have a 50% higher turnover rate than employees who feel they belong, according to coaching and mental fitness organization BetterUp.

“The notion of work culture, the notion of belonging, has become so important. To the employees, being included, coming in to do the work that matters—all comes together to create a work culture that helps to retain employees,” Conner says.

More and more, employers are learning that employees are really leaning toward organizations that align with their personal values. When the values don’t align, it’s becoming harder for employees to choose those companies. “It’s no longer just a job. It makes a big difference in the future,” adds Conner.

Gauging the strength of your mission and values-driven culture

Mormann provides a number of questions to ask yourself and your leadership team regarding whether your credit union is living its true mission and values. If your credit union and its employees are living these values every day, your culture is likely strong. If not, there might be work to do.

- Do you reference your company values and mission before making critical decisions?
- Does your organization have a set of core values?
- How do your actions inspire the behavior of others to live out your core values?
- Does your recruiting process reflect your culture (i.e., are you recruiting for talent with values and passions that align with the credit union’s work)?
- How much time do you spend thinking about the health of the credit union’s culture and what process or routine can you establish to regularly assess and strengthen it?

Embracing DEI as part of your culture

To ensure that employees continue to feel welcome and included, the credit union must prioritize DEI, and as part of that, intentionally cultivate an inclusive workplace.

“It’s still something we’re all working on,” Conner admits. “DEI feels different for all of us, depending on our personal experiences and where we come from. It’s important to have a very deep self-awareness. It’s important to understand your own self and then try to understand the awareness of others.”

Cultures, stages of life, and other aspects of our experiences are unique.

“It really is a two-way street. It’s important to allow employees to voice their thoughts on DEI and to provide a forum for open conversations. Encourage listening, and the freedom to express what’s on their minds,” says Conner.

Arguments and conflict come from disagreements and different perspectives—not necessarily a bad thing and, in fact, usually a great thing, according to Brock.

“If all you have are ‘yes’ people, then you’ll have to bring in the ones who ask ‘why’ or share different thoughts,” he says. “Everyone sees, thinks, and believes differently, and it’s empowering to all to bring this discussion daily, as the most unique teams are typically the best-performing teams.”

**Cultures, stages of life,
and other aspects of our
experiences are unique.**

“In smaller organizations, individuals have a great opportunity to be seen and to make a significant contribution,” says Nowacki. “Creating channels for employees to share their ideas and to be developed into taking on additional responsibilities can really help people feel they’re part of an organization where they can bring their best selves.”

The onboarding process

The next piece of retention centers on the onboarding process and ensuring employees are set up for success and supported through regular check-ins. Credit unions need to invest in a new employee onboarding experience to help set the stage for inclusion beginning on the employee’s first day, according to Salem. This creates a welcoming environment and makes the organization’s commitment to—and expectations around—inclusion clear.

Mormann recommends several actions to make the onboarding process more effective and successful:

- **Implement** a 90-day mentorship program for every new employee
- **Align** each new hire with a team member who serves as a pillar to others around them
- **Set up** weekly check-ins, ensuring each new employee always has dedicated time
- **Make sure** the mentor is not the employee’s direct manager, which helps the new hire become more comfortable during the acclimation process

“Companies need to be strong to retain employees and to continue to attract talent,” says Conner.

“Candidates become employees. It’s really a life cycle, and one of the streets is the onboarding process. If the experience during that journey is not positive, it sets the tone for the rest of the journey.”

Credit union movement exposure and awareness

Another important aspect of onboarding staff is providing exposure and awareness of the credit union movement, the financial industry, and system resources.

Brock says LincOne Federal offers baseline courses for new hires on the history of the credit union and the credit union industry. “That helps people buy into our purpose and encourages values alignment,” he says.

Even before onboarding, the recruitment process can bring up the credit union difference. “Sales and growth are not our core purpose. Making a difference in our backyard is closer to our purpose. Hopefully, you’re hiring the right person from a values perspective, and then the person fits in,” Brock adds.

Making a difference in our backyard is closer to our purpose

“This is such an important piece of talent development,” agrees Deborah Fears, president/CEO at \$27 million asset Chicago Post Office Employees Credit Union. “It’s simple—potential leaders need industry exposure. Understanding current trends and challenges and learning what resources are available are critical to a successful career in the industry.”

“I remember my first time attending CUNA’s Governmental Affairs Conference (GAC) in Washington, D.C.,” she recounts. “What a mind-blowing experience—hearing from industry leaders, participating in insightful breakout sessions, and networking with thousands of credit union professionals. I brought back a sense of renewed energy and passion for my credit union and the impact that we have on the community.”

Fears offers a few examples of how to encourage employees to connect with the industry:

- **Trade association events.** Credit union leagues offer tremendous opportunities where employees can gain industry exposure. National and local conferences, peer networking sessions, and local chapter and town hall meetings are great ways to learn about resources available to meet current credit union challenges.
- **Mentoring programs.** Pairing employees with experienced credit union individuals, both internal and external, can develop growth and leadership qualities in potential leaders. Internally, this also could be a means of succession planning.
- **External networking groups.** Encourage employees to join in-person and online communities to stay connected.

Nowacki recommends CUNA and the credit union leagues’ programs for orienting new employees to the credit union space. “Also, the National Credit Union Foundation’s (NCUF) Credit Union Development Educator (CUDE) program is an excellent way to help people understand the ‘why’ of credit unions. Young professional engagement is another way to immerse emerging leaders deeply into credit unions and provide understanding of how the system works together.”



“Credit unions should make a habit of giving all new employees a list of industry trade publications to sign up for,” adds Nowacki.

The CEO’s role

While everyone in the credit union must be aware of the organizational mission and feel connected, it’s especially important for the CEO and other levels of leadership to ensure employees feel valued in all types of work. This is another key to retaining quality staff.

“How accessible is your leadership team? How often does the intern speak with the CEO?” Mormann asks. “How do your actions inspire others to live out the company’s mission and values? Consistent communication and accessibility are important. Create opportunities for healthy dialogue with all team members and encourage the opportunity for connection.”

Says Nowacki: “When leadership is working to engage every level of staff and every employee, and demonstrating an understanding of the value each employee contributes to the organization, it increases feelings of engagement and fulfillment, resulting in better retention and better performance.”

“Given how important inclusion and belonging are to employee engagement, retention, performance, collaboration, and more, it’s vital that the CEO and other leaders articulate an authentic commitment to DEI and make it a personal priority,” Nowacki says. “They need to model inclusive behavior, challenge the status quo, hold others accountable, actively seek diverse perspectives, and listen, learn, and lean into the work.”

Benefits still matter

Offering competitive employee benefits is also important in retaining talent. Conner says this is another area where it’s important to recognize individual uniqueness and individual goals.

“Different benefits matter more to different people. Employee stages and life cycles vary. Flexibility for individuals, as well as for the overall program, is where we’re headed. This ties in with the ‘how’ of benefits and compensation programs,” she adds.

“The No. 1 expense to our credit union is our employees. We call it our ‘investment.’ Compensation, health insurance, life insurance, supplemental products, paid leave package...it’s important to calculate a total rewards cost to share with all employees so they see the total investment (including salary, benefits, and perks) that the credit union is making,” says Brock.

When staff know the big picture, he adds, it makes comparison easier. Share models of how you determine

those amounts—total rewards statements and total compensation statements—of what they get paid and why they get paid what they do.

“Employees will compare, whether they research on their own online or base it on assumptions,” he notes. “In the past, HR didn’t share compensation information, but in today’s market it’s vital that we control the conversation and are more transparent on our compensation decisions. If we’re providing a lucrative total rewards package, then we shouldn’t be shy to brag about it and show where employees can grow within the existing pay line.”

Conclusion: Just ask ‘why?’

In the end, the future of your credit union’s talent pool comes down to asking “why,” says Mormann.

“In general, when recruiting talent for a credit union, I can’t overstate the importance of conducting a ‘why’ audit,” he explains, “so each individual can convey their own ‘why’ they want to be with the credit union. Each department will be different, and each individual employee will have a different ‘why.’”

“That piece is so critical to understand,” Mormann adds. “Capture your team’s ‘whys’ and lean in. There will always be organizations willing to offer more money. If a small credit union can’t compete on compensation, then how it connects team members’ individual drivers to the organizational mission is critical.”

Conner says, “If I were to summarize the future of attracting and retaining talent, it would come down to the employee experience, what matters to the workforce of the future, and what the organization is offering now and whether it aligns.”

“It’s a battle,” says Brock. “The battle for talent is real. Pay rates are going up. If you want talented people, you’re going to have to pay for them.

“Some credit unions say they can’t afford to pay the going rate, but then maybe they can’t compete in the current market,” he adds. “If you’re not investing in your talent, you’re not investing in your credit union.”

While smaller credit unions may not have large budgets, they must find ways to innovate, evolve, and compete, Brock notes. “Automate, clean up processes, simplify, do your best to throw out the ‘old school’ way of thinking. Don’t become fixated on ‘how things used to be.’ The world is rapidly changing, and we must evolve with it, or risk being left behind.”

“Attracting and retaining talent could be as simple as asking what people want and following the platinum rule of treating others as they want to be treated,” he says. “Frankly, ask people what they want, and if it’s a reasonable request, accommodate it. Then move on to the next battle.”

What you learned, where to start

With the amount of ground covered in this guide, we wanted to start you on your journey to strengthening your talent pipeline by recapping what you learned.

You may aim to check off each of these steps, the ones that make the most sense for your organization, or the ones you have time for. But rest assured, by taking advantage of the expertise found in this guide, your credit union will be more prepared to staff up for success.

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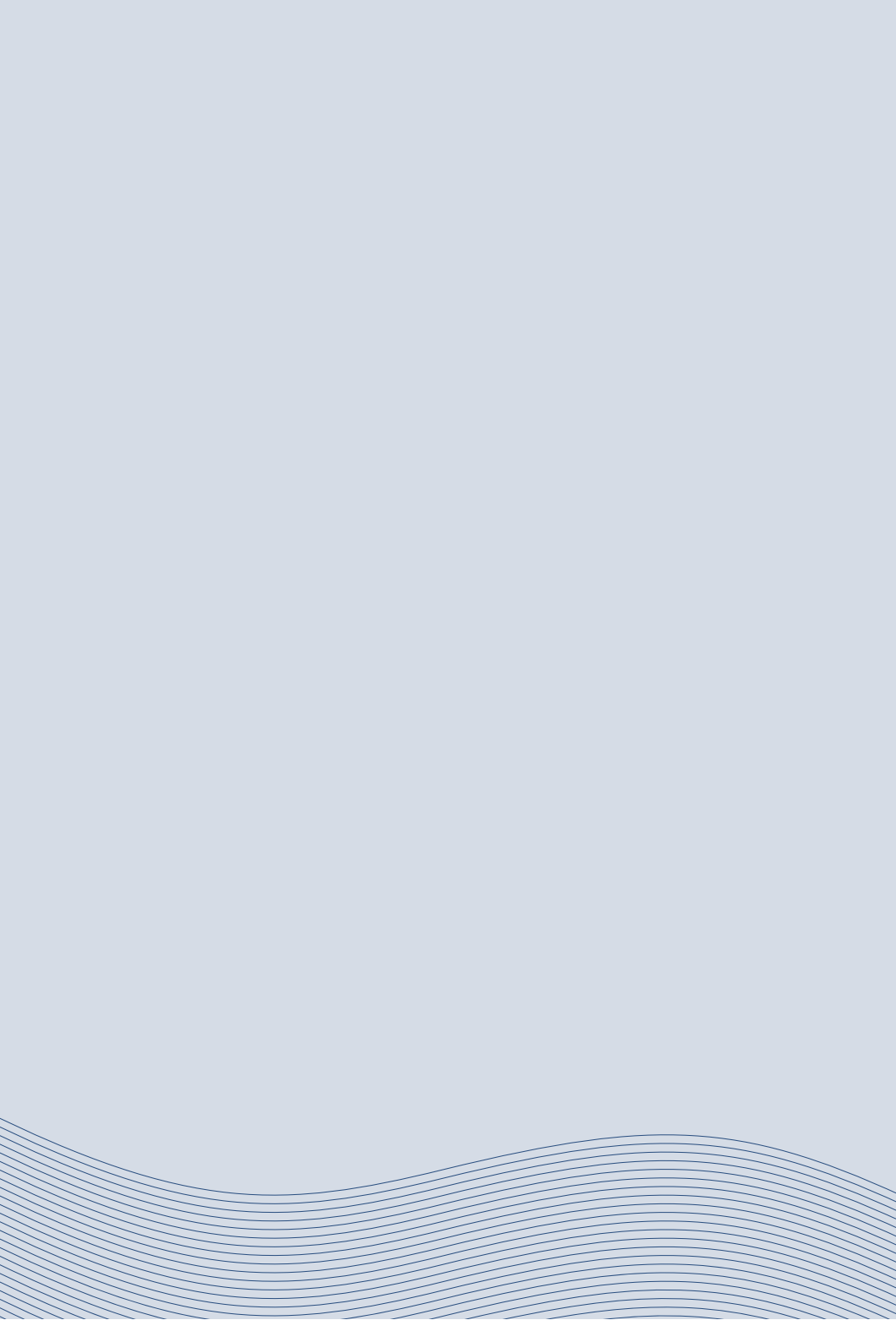
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