

OVERVIEW

This case study highlights the key challenges and results for Grow Financial Federal Credit Union (formerly known as MacDill Federal Credit Union), one of the top credit unions in the nation. The financial services organization was founded in 1955 and it has been rapidly growing ever since. Grow Financial currently has over \$2.8 billion in assets and 183,887 members. They currently employ 530 people in 18 different locations. The member-owned, not for profit credit union provides a wide variety of customized products and services.

OBJECTIVES

- Boost sales and improve the level of service for members.
- Increase member deposits.
- Increase the number of member referrals.
- Close more loans.

SOLUTIONS IMPLEMENTATION

In an effort to improve member-focused practices and build employee confidence, Grow Financial partnered with Integrity Solutions® in 2005. Grow Financial combined the principles of Integrity Selling®, Integrity Coaching® and Integrity Service® to enhance the Total Member Experience. The goal was to incorporate those standards into the organization's sales and services culture. Furthermore, it was essential to learn how to go through the sales process without being manipulative.

Integrity Selling® was implemented with front-office staff, their supervisors and on up to senior management. The program introduced the process for needs based selling, influenced positive attitudes about sales and strengthened member relationships.

Integrity Service® was implemented with all back office employees and their managers and supervisors. The program enabled the participants to define their strengths and understand how each one of them was instrumental in the growth of their organization.

As a means to sharpen their leadership skills, build their team, and develop the four core traits of success, managers participated in the Integrity Coaching® program.

To reinforce their newly-acquired skills and keep their knowledge fresh, they participate in Advanced Sales and Coaching sessions. All new employees are scheduled for Integrity within their first 6 months of employment.

IMPACT

- Behavior change and significant increase in employee confidence level.
- Improvements in the quality of service for members led to 60% increase in closed loan referrals.
- The total member experience and member loyalty has increased by 5%.
- 5% increase in membership growth.

"The program works. Management has bought into it. The curriculum provided by Integrity Solutions® had a strong impact on our employees, their confidence level and productivity. It also affected the culture of our organization and helped our members. Our investment paid off."

Sherri Guerra—VP Total Member Experience

"This is a great opportunity to learn. The outcome largely depends on what you put into it. The more effort you invest into the learning process, the more you gain. In addition, we are one of the few credit unions who are not experiencing a decline in assets. We believe this is a result of our ability to provide excellent member service and utilize the processes provided by Integrity Solutions®."

Marsha Falkenburg—Total Member Experience Manager