

Credit Union Client Brief

Overview: Pioneer Federal Credit Union

Pioneer Federal Credit Union is a not-for-profit, member-owned financial cooperative founded in 1954 and now operating in 13 locations across southwest Idaho. They offer a broad range of financial services and operate under the philosophy, "People Helping People."

Desired Business Outcomes

- Integrate sales into into their exceptional service process.
 - Excel in value, convenience and service to members.
 - Increase the number of memberships and loans.
 - Create comfort around sharing solutions.
 - Improve communication between coworkers and with members.
 - Build a culture to become #1 on the list of *Best Places to Work in Idaho*.
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"This is not your normal sales and service training. I had a lot of people putting up roadblocks, not wanting to participate, but now those are the people who have since just bloomed. They've blossomed and they love the system. They just love how we communicate with our members now. It's just basically the integrity of what we wanted to do for our members, and Integrity Solutions offered it."

Christy Gentry

Challenges

Prior to partnering with Integrity Solutions, Pioneer Federal Credit Union recognized an opportunity to improve sales through better communication with their members. Christy Gentry, Training Manager, says, "We noticed that people had hit a plateau. They needed to be challenged to go further." The credit union was looking for a way to build a foundation of strong communication skills in order to better understand their members' needs.

The ultimate vision of Curt Perry, President/CEO, and Elizabeth Thomas, VP of Marketing, was to create a culture to achieve their goal of becoming #1 on the list of Best Places to Work in Idaho.

"At Pioneer Federal, we recognize that we are in the 'people business'. (W)e are establishing Pioneer as a great place for people to work and a great place for other people to do business. We want to continue on that path to become an even stronger credit union by introducing Integrity Solutions."

Solution Implementation

Pioneer Federal Credit Union partnered with Integrity Solutions to address their challenges, with Christy Gentry and Tiffany Arellano, Training Officer, becoming certified to deliver The Member Advantage™. During the 8-week structured program, team members ranging from entry-level front-line staff to senior management learned to use the concepts to improve communication and service for members, focusing on understanding the members' needs and having the conversation about how they can help address those needs.

"The Member Advantage is truly about listening, interacting with the members AND having those correct conversations—from start to finish—so that we can actually make sure that we're enhancing members' lives, not just hoping that we're going to get a sale."

Tracey Newbery

Impact

Communication with members, both in person and over the phone, has improved since implementing The Member Advantage™, leading to increased growth, particularly in loans, as well as overall in volume of membership. Vice President of Branch Operations Tracey Newbery notes that communications and relationships between coworkers have also improved since they've begun incorporating TMA's Behavior Styles® concepts into daily communications.

Pioneer's culture has been impacted as well. They have moved up the list from 8th to 4th place in *Best Places to Work in Idaho*.

"The credit union's values align so well already with The Member Advantage™," Arellano says. "Using the AID, Inc.® process to talk to people, having a conversation and really understanding needs have made a big impact."

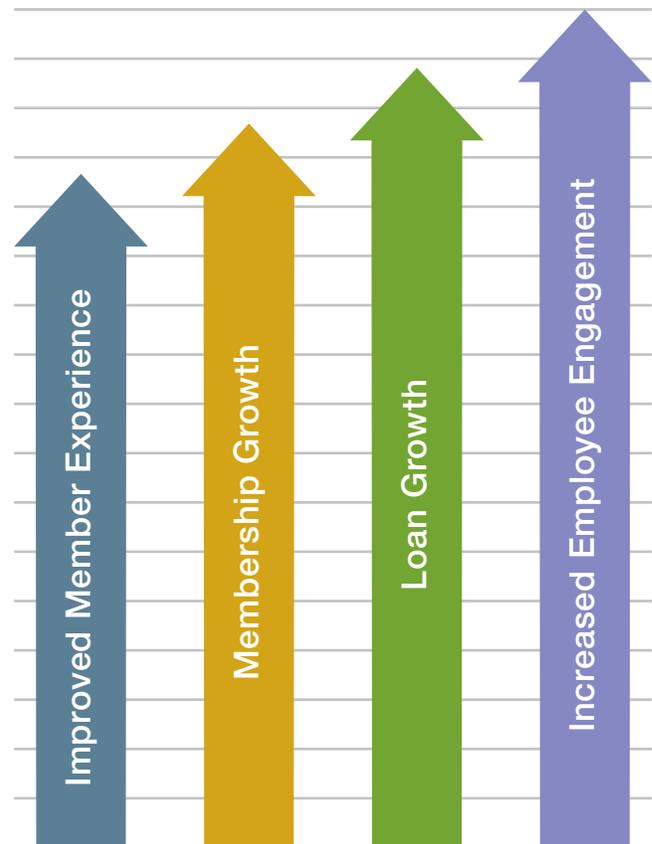
By applying AID, Inc.® and the Behavior Styles® concepts, employees have created a culture centered around listening to members in order to fully understand their needs. This has translated into increased loyalty and, ultimately, improved results.

Adds Gentry, "Our membership has grown, our loans have grown, and how we communicate has changed—we don't tell, we have conversations. And this is the biggest thing because now members know that we care about them, not about what we're going to sell to them."

Gentry notes that employee engagement and retention have also improved as people feel empowered by the system that has become a part of their culture instead of "just another sales and service training." Gentry, Newbery and Arellano have all seen numerous examples of the behaviors and confidence developed in TMA playing out on the job. In the third week of the 8-week program, one loan processor, who had never sold anything to a member before, shared her success with her fellow participants of how she applied the concepts. Although the member had come in asking about auto and RV loans, by having a more consultative discussion and allowing him to express the

needs beneath the surface, she was able to not only provide him greater value but also save him time.

"She got the auto loan, the RV loan, a Visa loan and refinanced two other loans from another institution," Gentry says. "It's wonderful watching her. She still calls me and will say 'I did it again!' sharing her success stories."



Curt Perry, President/CEO, shared: "Our Core Values serve as a navigational tool for the type of employee/ employer we aim to be. Our Core Values put us on the right path as far as service expectations, adventurous spirit, thought process, work environment, employee development, and initiative.

"Integrity Solutions was selected for our training program because it supports and works together with our values. The program ensures we are doing the right things at the right time, always moving in the right direction and always making correct choices each and every time."