

# Integrity Impact Story



## Overview:

From humble beginnings in 1934, STCU has grown and, as of April 2018, the full-service financial institution has more than 650 employees serving 175,000 members at 21 branch locations. It is the Inland Northwest's largest and most successful credit union, with more than \$2.7 billion in assets.

## Objectives:

- Deepen relationships with existing members
- Develop confidence and skills in uncovering members' needs
- Create consistent level of service excellence across the organization

## Challenges:

STCU has a well-established service culture and loyal member base, but the service approach had been primarily reactive. Beyond addressing stated needs, some employees weren't comfortable having deeper conversations to uncover other needs that could be addressed by the credit union's full range of products and services. STCU wanted to increase member engagement in its offerings and create a consistency of service excellence across the organization.

## Solutions:

Laura Enquist, STCU's Director of Retail Delivery, had learned about Integrity Solutions' The Member Advantage (TMA) program from colleagues at another credit union and found it to be a good fit for STCU's culture and their goals. The leadership team appreciated that it wasn't a "pushy sales course" but a way to enhance the culture and get people to take the next step into excellence. Enquist and Derek Tyree, who had recently joined STCU as Director of Talent Development, were then tasked with partnering to put together a project team to implement TMA.

After rolling out a new service model, STCU delivered TMA to 250 team members in two Saturday sessions spaced two weeks apart. This approach ensured everyone was committed to the new model and energized to build on that service philosophy through the TMA training. Peer leaders in each region served as table captains and helped lead the follow-up sessions. Team members are now coming back together for "real plays" that allow them to practice handling real interactions and help them sharpen

Increase in member engagement from 40% to 43%

Decrease in turnover

Increase in employee engagement

#1 ranked credit union in member loyalty in Net Promoter Score peer group

"The Member Advantage is a great culture fit for us because it speaks to having those conversations with members, and it's easy to grasp. Integrity Solutions' philosophy really matches our own. Even the way TMA was presented to us when we were the customer — that was the same approach we wanted to instill with our team."

— Laura Enquist, Director of Retail Delivery

their skills even further. In addition, a TMA calendar guides all branch leaders on specific TMA steps to focus on with their teams during scheduled two-week periods. An advanced session will be offered next, incorporating a recognition component.

## Impact:

Since implementing the program, STCU has been able to save members money by asking TMA questions and having deeper conversations. Team members now recognize that asking questions doesn't mean they're being intrusive; it means they're doing their job.

The organization continues to beat year-over-year goals. Member engagement grew at every branch over the past year, with core deposit mix growth directly impacting the bottom line. Net promoter scores have also gone up, to 75% in Q4 2017. STCU was the #1 ranked credit union in member loyalty in its asset peer group in 2017 and #7 overall. TMA, they say, is the driving force behind this.

STCU has also seen a decrease in turnover as employees have become more engaged in their work. They're being recognized for the great job they're doing, and they're feeling good about being able to uncover and address member needs and make a tangible impact.

"TMA was tried and true, so there was no reason to spend time and energy building something else. It's a program we knew we could hit the ground running with in a meaningful way."

– Laura Enquist, Director of Retail Delivery

"We've discovered product knowledge gaps because of the robust member conversations people are now having. As a result, TMA has become the catalyst for ramping up and strengthening product knowledge and expertise. It forces you to be excellent."

– Derek Tyree, Director of Talent Development

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