THE CREDIT UNION OUTLOOK

MEETING DIGITAL EXPECTATIONS

Featuring **Pete Hilger,** CEO, Allied Solutions,
and **Tony Hernandez,** President & CEO, DCUC

The Executive Perspective

A credit union's value needs to come through in how easily members can get things done. Personal service and competitive offerings matter, but a process that requires unnecessary steps can make those benefits harder to appreciate.

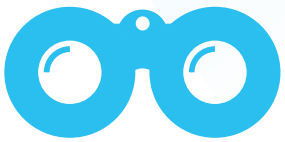
In this *Credit Union Outlook*, Pete Hilger and Tony Hernandez explore how speed, convenience, and digital access influence member choices. Their conversation challenges leaders to reduce friction, reconsider familiar processes, and make the credit union's strengths accessible through the channels members prefer.

Let Members Choose How to Engage

A relationship can take different forms. Some members want a conversation before making a financial decision. Others prefer to research, apply, and complete a transaction independently.

Hilger contrasts his own preference for seeing a major purchase firsthand with consumers who are comfortable handling more of the process digitally. His observation raises a practical question: Does your institution's approach reflect how members want to engage, or how it has traditionally served them?

Consider where a conversation adds value and where requiring one creates an obstacle. Make personal support easy to access while giving members a clear path to complete appropriate tasks on their own.



EXECUTIVE TAKEAWAY:
Give members convenient ways to act independently, with personal support available when they need it.

Make Convenience Part of Your Value

Hilger argues that speed and ease can carry more weight in a consumer's decision than the benefits credit unions traditionally emphasize. An attractive offering may lose its appeal if accessing it takes too much effort.

Hernandez reinforces the need to remove friction. For leaders, that means looking closely at the steps between a member's initial interest and the outcome they want to achieve.

Review a common task from the member's perspective. Look for repeated requests for information, unclear instructions, unnecessary handoffs, or steps that require switching channels. Use those observations to identify where automation, digital tools, or a simpler process could make a meaningful difference.

EXECUTIVE TAKEAWAY:

Make the ease of accessing your services part of the value you deliver and communicate.

Start Easily

Can members find what they need and begin through their preferred channel?

Move Forward Clearly

Are instructions clear, with unnecessary steps and repeated requests minimized?

Finish with Confidence

Can members complete the task and understand what happens next?

Build Momentum Through Practical Improvements

Meeting digital expectations requires a willingness to question the status quo. Hernandez encourages leaders to move forward, learn from setbacks, and build on early successes.

Start with a task that creates avoidable effort for members. Define the improvement you want to make, involve the teams responsible for delivering it, and evaluate whether the change makes the process easier.

An initial success can give employees confidence and help leaders identify what to tackle next. Each improvement should connect to a clear member need and support the institution's broader service goals.

EXECUTIVE TAKEAWAY:

Use focused improvements to build confidence, learn what works, and create momentum for further change.

Make it easy to get things done. Make it easy to get help.

Put the Conversation to Work

Use these questions to guide your next leadership discussion:

- Where do we require personal interaction that members might prefer to handle independently?
- Which steps create the most avoidable effort in a common member task?
- What focused improvement could we make next, and how would we know it helped?

Choose one process to review from start to finish. Identify where members encounter friction, determine what can be simplified, and assign responsibility for the next improvement. Keep convenient access and responsive support at the center of the work.

Continue the conversation.

Continue exploring these insights with the companion video, "Meeting Digital Expectations," featuring Pete Hilger and Tony Hernandez as part of *The Credit Union Outlook* series.

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