THE CREDIT UNION OUTLOOK

PRESERVING PRINCIPLES WHILE EMBRACING CHANGE

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

The Executive Perspective

Member ownership, trust, and a commitment to service help define the credit union model. Preserving those principles requires preparing the institution to deliver on them as member needs and financial services evolve.

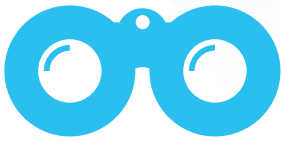
In this *Credit Union Outlook*, Pete Hilger and Tony Hernandez explore how organizations can prepare their people, reconsider familiar practices, and think through the broader implications of change. Their discussion connects long-term resilience with a willingness to adapt how the work gets done.

Prepare People for What Comes Next

Preparing an institution for the next five to ten years starts with the people responsible for its future. Succession planning and employee development provide opportunities to consider the capabilities the organization will need as it grows.

The conversation emphasizes proactively evolving the organization and upskilling employees. That means looking beyond today's responsibilities to assess whether teams are prepared for new tools, changing expectations, and different ways of serving members.

Consider where additional training, leadership development, or broader experience could strengthen readiness. Connect those investments to the institution's direction so employees understand how their development supports its future.



EXECUTIVE TAKEAWAY:
Connect succession planning and employee development to the capabilities your institution will need in the years ahead.

Reconsider Familiar Ways of Working

A practice can feel comfortable long after a useful alternative becomes available. The conversation illustrates that challenge through a familiar example: replacing printed conference agendas with an app while some attendees still prefer a pocket schedule.

The example highlights the human side of change. Introducing a new tool also means helping people become comfortable using it and understanding its purpose.

For credit union leaders, the broader question is which established practices still serve members and employees well, and which deserve another look. Create opportunities to try a different approach, listen to feedback, and refine implementation. Keep the underlying service goal clear as the method evolves.

EXECUTIVE TAKEAWAY:

Evaluate familiar practices by the value they deliver, and help people build confidence with new approaches.

Preserve the Principle

What member benefit or institutional value must we protect?

Revisit the Practice

Could a different approach deliver that value more effectively?

Prepare the People

What skills, guidance, and support would help people adapt?

Think Beyond the Immediate Effect

A change can influence more than the process or product it initially touches. The discussion emphasizes considering second- and third-order effects: what happens next, and what those consequences could mean elsewhere in the institution.

Emerging financial technologies and alternative offerings provide a reason to examine how member choices could evolve. Leaders can use those possibilities to explore potential implications for deposits, member relationships, employee capabilities, and future priorities.

Start with a plausible change, trace its possible consequences, and work backward to identify what the institution should understand or prepare for today. Use that discussion to expose assumptions and strengthen planning.

EXECUTIVE TAKEAWAY:

Look beyond the first impact of change to understand what it could require of your institution next.

Keep your principles clear. Keep your practices open to change.

Put the Conversation to Work

Use these questions to guide your next leadership discussion:

- Which capabilities should our succession and development plans strengthen?
- What familiar practice deserves a fresh review?
- What emerging change could have consequences beyond its immediate impact?

Choose one area where adaptation would support your institution's future. Identify the principle to preserve, the practice to reconsider, and the people who need support. Use that focus to make change purposeful and connected to member value.

Continue the conversation.

Continue exploring these insights with the companion video, "Preserving Principles While Embracing Change," featuring Pete Hilger and Tony Hernandez as part of *The Credit Union Outlook* series.

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