

# WHY WE SPOKE UP

In unprecedented times, those who look to yesterday's solutions will miss the parade of those marching towards future successes

## It's About the Member, Stupid...and It's About ALL the Roles They Play by Randy Karnes

This is a slight modification on Ed Callahan's rallying cry to every CU stakeholder or commentator who would come forward with a project, start an initiative, or challenge why we do anything as credit union professionals, CUSO leaders, trade association presidents, or even regulators.

Ed kept it simple and stood his ground. If it was not in the spirit of extending the goals of members and their communities, it simply did not pass the test.

So over the holidays when small group of leaders from our network raised their voices, voices they feared had been all but muted, to test the power of the 'Net and to "do something," it was in the spirit that it's all about the member. In this case, that test was a simple petition on a website (<http://www.ipetitions.com/petition/change-ncua-now/>).

No member is served when we lose the very thing a cooperative network should foster, amplify, and protect above all others: the power of ownership through participation. The idea that is granted by our charters is that all you need to do to exercise that power is to participate: to use your voice.

Our voices were not raised to debate the nuances of the legislative agenda. They were not raised to be debated through examination events. They were not raised to surgically and incrementally append the status quo. They were raised to get the attention of a marketplace. They were raised simply to prove the point that we are all empowered to speak about our concerns through every available channel before we are silenced forever.

We are not afraid of being silenced forever by the force of the NCUA, or the clout of the trade associations, or the social pressures for goals to be stated with the lowest denominator of discomfort or rhetoric. No, we worry about being silenced by our own conformity and apathy towards the big picture for a nation of members and local communities. We risk being silenced just because we no longer believe in a "force of one" to make a difference. We will be silenced when we forget it's all about the member.

Today, many endure an environment of perceived retribution, of unchecked powers over our operations, and fear of unintended consequences from good intentions. We've forgotten all the roles members play in our industry.

Yes, they are **customers** of the retail financial services we put forward. But they are not only customers. They are not members just for the sake of our "bank lite" strategies and marketing focuses when we are at our worst. They are customers of a cooperative, non-profit solution for their own benefit and that of their community when we are at our best.

They are **owners**. We should not take that too lightly or forget our responsibility to elevate their rights every chance we get. They are granted ownership democratically and systemically in a way that is seldom extended today. All of us, including the members, sometimes forget to marvel at and demand respect for that ownership right.

They are **volunteers**. They are advocates for their peers, and they are the ones who set the stage for all that we benefit from as professionals in every aspect of this industry. Our respect for members means we must respect the spirit of volunteerism. We must respect the fact that without the need for members to volunteer to speak for their peers, there is no industry at all. Without volunteers there is no organization ready to act.

We are in an environment where the member is under attack, no matter which role you consider. As a customer, the member is slighted by the fact that our growth is restrained and much of the yields from our efforts, present and future, will now go toward paying for the past. As owners, groups of members are often discounted as too small an opportunity or too local to matter from a centralized point of view. And a member's volunteer spirit is under attack by innuendo, law suits, and overbearing examination agreements.

Given this environment, is an effort to renew the power of a single voice that unreasonable? Did our group go beyond its place? Our industry should launch thousands of petitions based on the voice of our owners. Yet a single petition was perceived as so newsworthy that CUNA rallied against the process.

It is time for a new ROI on speaking out. It is time for us to pick up and use new channels of influence for improving our environment. It is time to remember that enduring a losing business environment in silence is not in the spirit of it's about the member.

Here's to a healthy dialogue and the new mechanics of the network era.



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