



SOLUTIONS



AN ELECTRONIC REPORT FROM THE CUNA OPERATIONS OFFICER COUNCIL

VOLUNTEER VISION

Editor's Note: *In this column, your COO Council volunteers share their experiences and visions for the future of branch operations. It is our goal that this column serves as an introduction to you, our peers, and as a networking forum to discuss current operation issues and trends.*

Andrea Stocks, 2001 Conference Co-Chair, says, "The COO Conference is designed with your interests in mind—for operations professionals by operations professionals. You'll enjoy a great session from the folks at Disney as well as the opportunity to meet and network with credit union peers from across the country."

Andrea's career has taken her from Michigan to Texas and from banking to a credit union. She's worked as a new accounts manager, customer relations coordinator, loan officer, and branch manager and coordinator. As Andrea likes to say, "I've seen a lot, but I haven't seen it all!" Currently, she serves as the Vice President Operations for Austin Area Teachers Federal Credit Union.

With such a diverse background, Andrea brings a broad perspective to the COO Council and to the conference planning committee.

She knows operations professionals are faced with managing a multitude of tasks and are expected to change directions at the drop of a hat. She also understands the challenges of staying up on the newest equipment, smartest service techniques, and latest technology.

That's why, Andrea's so committed to providing the credit union industry with a top-notch operations conference that covers all the bases and provides a professional venue for networking with peers. It's the sharing of ideas, best practices, and new ways of doing things that really makes our jobs easier. By talking to someone who's been there done that, we can all work smarter!

If you have any ideas or issues you'd like to see covered at the upcoming conference, call Andrea at (512) 302-6867 or email her at . Or, share your thoughts with one of these dedicated conference committee members:

- Butch Blair, Co-Chair, Central Virginia FCU—Lynchburg, VA, bblair@cvfcu.com
- Phil Dzikowski, Florida Telco CU—Jacksonville, FL, pdzikowski@floridatelco.org
- Chris Lamb, Energy First CU—Monterey Park, CA, clamb@energyfirstcu.org
- Robin Larson, SAC FCU—Omaha, NE, robinkenL@aol.com
- Judy Smith, Apple FCU—Fairfax, VA, jsmith@applefcu.org ♦

Items of Issue—Telecommuting, does it work?

Telework. Telecommuting. Working from home. Whatever you call it, it's a big issue for many companies right now. At our conference breakout sessions, we found out it's a trend that credit unions are seriously considering especially when faced with ever-shrinking workforces.

And, it's definitely more than just letting an employee work from home. Here's a list of web sites that can help you decide whether—and how—you can make telecommuting work for your credit union.

www.att.com/telework/index.html

Find out how this telecommunication giant practices what it preaches. In this informative web site, you'll find all kinds of tools and tips aimed at getting started with a telecommuting workforce. And, it provides information from a company, employee, and management perspective, so you can analyze things from more than one viewpoint.

www.nctr.usf.edu/clearinghouse

In this US Department of Transportation

web site you'll find some great telework case studies. You'll also find information on federal and state regulations governing telework.

www.ivc.ca

The Canadian consulting firm, InnoVisions Canada, has put together a great web site that covers all the bases. A best bet for those in need of a telework primer or more in-depth understanding of the issues.

www.telecommute.org

The official web site of the International Telework Association and Council (ITAC). Highlights include research results and details for implementing a telework program.

www.svi.org/PROJECTS/TCOMMUTE/svstudy.pdf

A 1996 cost-benefit case study evaluating the use of telework strategies in high-tech industries. You'll enjoy a handy manager's view of the telecommuting topic.

www.hbsp.harvard.edu/products/hmu/wm.html

The Harvard Business School Publishing web site offers a wealth of informative information about a wide variety of management topics. References include web site and other published research. ♦

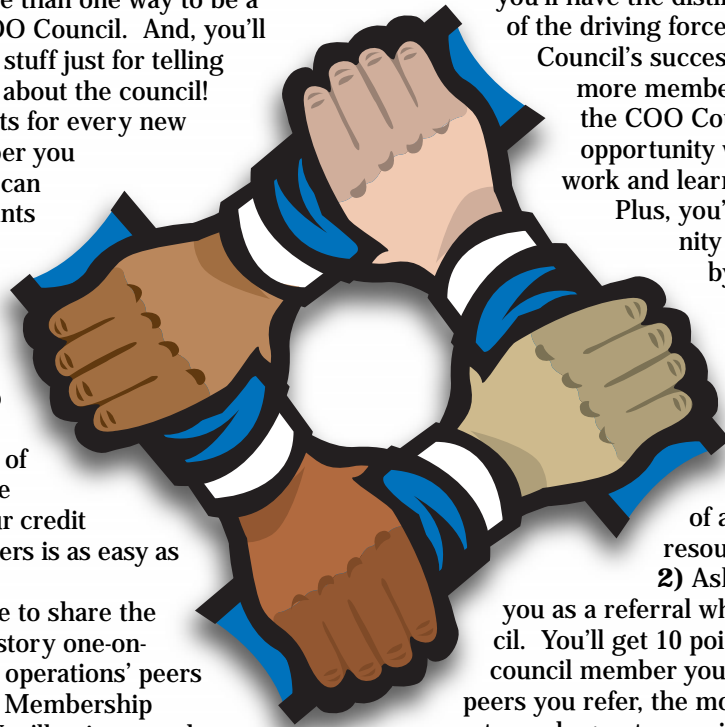
Be part of a great team...

Join the COO Membership Committee today!

There's more than one way to be a part of the COO Council. And, you'll get some free stuff just for telling someone else about the council! You earn points for every new council member you refer and you can trade your points for council merchandise like hats, shirts, or even a free registration to a council conference. Best of all, sharing the news with your credit union co-workers is as easy as 1-2-3.

1) Just agree to share the COO council story one-on-one with your operations' peers by joining the Membership Committee. You'll enjoy merchandise points, a special COO Council shirt, and free registration to our pre-conference workshop.

To volunteer to be a part of the Membership Committee, just call Frank Padak at 1-800-618-4728 or email him at fpadak@scu.org. And,



you'll have the distinction of being part of the driving force behind the COO Council's success. That's right—the more members you bring into the COO Council, the more opportunity we all have to network and learn from each other!

Plus, you'll enjoy an opportunity for personal growth by career-pathing to the council's Executive Committee. You also have the satisfaction of contributing to the long-term stability of a great credit union resource.

2) Ask a colleague to list you as a referral when they join a council. You'll get 10 points for every new council member you refer. The more peers you refer, the more points you'll earn towards great council merchandise.

3) Renew your membership today and you'll receive 10 merchandise points just for being part of the council team. For more information about the COO Council or to renew your membership, visit www.cunacouncil.org and click on the Join/Renew icon! ♦

The Missing Link:

Increasing Employee Motivation and Loyalty via Corporate Culture

By Dr. Jim Harris

A popular TV commercial opens with a manager for a large office products company reviewing a huge manual of the latest product price reductions. As he hands the telephone-sized book to a front-line clerk and instructs the clerk to re-tag all the listed items before leaving the store, the clerk pauses, then exuberantly shouts “All right” while beginning a dance of joy around the store. The manager turns, smiles, and walks away saying “That kid was a find!”

What inspired the clerk to want to stay late and re-tag hundreds of items? What made him shout for joy rather than jam the pricing gun down the manager’s throat? How did that manager find and retain such an apparently great employee? Either by luck or design, the manager bridged with this employee the missing link in today’s staffing and retention challenge. The missing link is aligning your staffing and retention function to core culture. Aligned companies base their staffing and retention processes upon one of four core cultures.

Four Core Cultures

The *first core culture* is a culture of customer service. The underlying purpose of a customer service culture is to create customer solutions. Competitive advantage is gained via customer intimacy, anticipating customer needs, and creating value for customers. These companies strive to think like their customers, to anticipate the needs of their customers, and to create value for their customers. Customer service cultures often drive empowerment to the front-line service worker, creating strong customer-employer partnership links, which builds high repeat business.

A *second core culture* is a culture of innovation. The underlying purpose in an innovation culture is to create the future. Competitive advantage is gained via unleashing the power of technology to cre-



ate new products, new markets, and new niches within existing markets. Their voracious appetite for brainpower is only matched with their appetite for staying on the cutting-edge.

A third core culture is a culture of operational excellence. The underlying purpose of an operationally excellent culture is to create the process, a process that minimized costs while maximizing productivity and efficiency. Competitive advantage is gained via unleashing process excellence from product/service creation through delivery. A foundation of operationally excellent cultures is to constantly improve systems, procedures, and product/service quality.

The *fourth and fastest growing core culture* is a culture of spirit. The underlying purpose of a spirit culture is to create the environment that inspires employee excellence. Competitive advantage is gained via unleashing the limitless energy, creativity, and enthusiasm of people. Spirit-driven cultures often embrace a higher-order purpose, a corporate goal that stretches toward a greater common good. They capitalize on the collective energy and spirit of their people to propel them into excellence.

Separate but Equal

Each of the four core cultures is separate but equal. No one core culture is superior to another. No one core culture is a better than another. No one culture is more likely to guarantee outstanding financial performance than another. All are equally powerful in driving long-term organizational success.

Most companies have elements of all four cultures simultaneously existing within their operations. Without question, customer service and innovation and operational excellence and employee spirit are all important. But to increase motivation and employee loyalty, the key questions to ask include:

- Which one core culture is the most important to your company?
- Which one core culture drives the pure essence of your success?
- Which one core culture is the best road for your company's competitive advantage? Through answering these questions and then aligning your staffing and retention practices to your core culture, you will significantly increase employee motivation and loyalty. ♦

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Author, speaker, and consultant, Dr. Jim Harris helps companies create strategies to retain top talent. Author of the new eBook, "Retention@NetSpeed" available for purchase at www.netspeedconsulting.com <<http://www.netspeedconsulting.com>>. Jim is co-author of the "Finding and Keeping Great Employees" (AMACOM 1999), a Fortune magazine "Best Business Book". You can reach Dr. Harris at 877/638-7733.

RESOURCES ROADMAP

We would like to include as a regular feature of *Solutions*, other resources that many of you may find helpful. As a reader, if you come across a web site, phone number, training program or publication that you think others may like to hear about, please pass the information along and we will try to publish in future editions. All sites have been verified at the time of publication.

www.pcshowandtell.com

Electronic library of thousands of tutorials that "show" and "tell" you, step-by-step, how to use and maximize popular products for today's electronic world.

www.incoming.com

Site for Incoming Calls Management Institute (ICMI), based in Annapolis, Maryland, that focuses on the educational

needs of call center managers. Site includes a free interactive e-mail between call center managers.

www.thebankingchannel.com

Don't let the name fool you! This is a great site from Thomas Financial Publishing that contains useful information in areas like marketing, training, compliance & security.

www.citysearch.com

Going to a conference in a strange city? Get a jump on restaurants and attractions by reviewing this site first!

www.onlinebankingreport.com

The world of online banking changes almost daily! This site will give you brief trend information with the option of subscribing to their full newsletter. ♦

4th Annual COO Conference in sunny Florida

Join us for the 4th Annual COO Council Conference, September 9 - 12, at the beautiful Wyndham Palace Resort and Spa in Lake Buena Vista, Florida!

You'll enjoy some great sessions on motivating employees, call center issues, and

customer relationship management. Plus, you'll want to attend the leadership session from the Disney Institute.

So, mark your calendars and watch for more information in the next edition of *Solutions*. ♦



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