



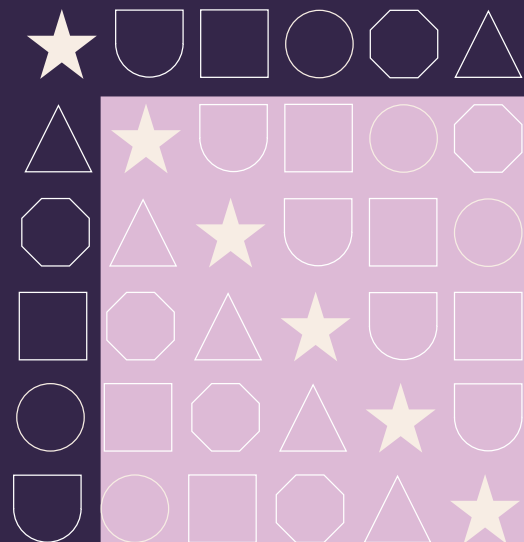
# Small Credit Union Organizational Charts & Staffing Strategies

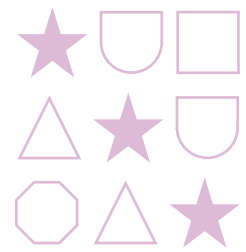
## GUIDE

Compiled by small credit unions for small credit unions

Special thanks to the Small Credit Union Committee for leading  
this initiative

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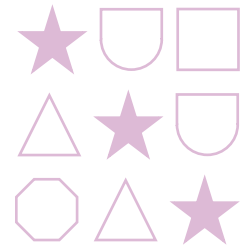
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## INTRODUCTION

# Empowering small credit unions: Planning for future growth

*Please share your successful use of this resource. If you execute a new strategy based on the submissions below, share that in the Small Credit Union Community so that we can track this guide's impact!*

The Small Credit Union Committee and America's Credit Unions are proud to introduce a valuable new resource designed specifically for the leaders of small credit unions nationwide. This initiative represents nearly a year of dedication and collaboration by the Committee, your voice at the national trade association, to support the success and sustainability of small credit unions.

In early 2024, we set out to create a practical tool by reaching out to small credit unions across the country, asking them to share their organizational charts along with the strategies they use to fulfill their mission. The result is a comprehensive collection of real-world insights that will help growing credit unions expand operations, build succession plans, adapt organizational structures, and address staffing challenges.

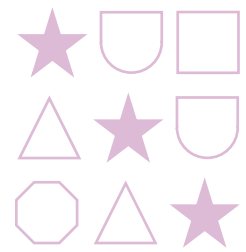
The value of this resource cannot be overstated—it is built on the direct contributions of credit union leaders who generously shared their experiences, knowledge, and best practices. Their willingness to participate embodies the true spirit of the credit union movement: collaboration and a commitment to shared success.

To those who contributed—thank you. This level of openness and support is a powerful testament to the cooperation of our movement. Your insights will make a lasting difference for fellow credit unions navigating growth and change. We encourage everyone to take full advantage of this resource and continue the conversation. Together, we are building a stronger future for America's credit unions.

Sincerely,

**Deborah Fears**  
President/CEO,  
Chicago Post Office ECU  
Chair, Small Credit Union Committee

**Rich Mohr**  
Director of Membership,  
Small Credit Unions  
America's Credit Unions



Credit unions under \$50 million in assets 

# Holy Redeemer Community CU

## STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

Currently, Holy Redeemer CU does not have employees, and our operations are performed by delegated volunteers. The board chair oversees the Board of Directors, and the board sets the strategic direction for the organization working in partnership with the president/CEO. The board chair focuses on growth strategies for the organization and hiring through partnerships, grants, and potential donations from foundations that believe in the mission of “people helping people”. The chair builds resilience with board members in partnership with the executive leadership in response to the barriers that currently exist for our credit union, including:

- **Hiring diversified staff** and roles that meets our field of membership.
- **Adapt to changes** that occurred during the pandemic and afterwards.

This allows us to emerge with greater impact to strategize with the board and implement with the executive team at the operational level.

## GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

As a small credit union under \$50 million and without a current “stand alone branch”, it’s on the horizon to open a branch in the near future. Our credit union is housed on our church campus inside a building that is shared with a Boys and Girls Club, and a K-12 grade school. Our main focus is to increase growth in the area of loans and deposits. This will help with the potential of hiring a manager and a lender. We currently are preparing to write a TA grant for hiring a manager. This person will share roles with the President in day- to-day operations. The credit is also completing the pre-qualification application for the Inclusiv Greenhouse Gas Reduction grant. If chosen as one of the credit unions to implement this green program, this would be a great contribution to hiring staff and growth of loans. Finally, the credit union is working on becoming a CDFI credit union in the next 2- 3 years.

## CREDIT UNION FAST FACTS:

- **Total assets:** \$737,724
- **Members:** 272
- **Offices:** 1
- **Full-time employees:** 0
- **Part-time employees:** 0
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** MDI

# Holy Redeemer Community CU Organizational Chart



- ★ Oversight of the President
- ★ Appointed Credit Committee (By the Board of Directors)
- ★ Compliance Officer/ Administrator \*Loan Officer/Administrator \*Accountant
- ★ Supervisory Committee

# Valley Educators CU

## STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

As a small credit union, we have to meet the basic needs of what it takes to run a credit union:

A CEO/manager, a loan officer and of course the Member Service Representative/ Teller who handles the needs of the membership. Because we have limited resources, we have to put our funds where it will serve the members, and, in turn, we are able to keep the credit union open. Since salaries are the largest expense, we have to train the staff, including management, to multi task. We run a lean ship, but we are able to serve our membership. I had another CEO comment

that she does not know how we are able to run a credit union on a staff of three. We stay focused on the work that needs to be done. When you are at work and you stop to listen, you hear how quiet it is because everyone is busy pulling their weight doing their job(s).

### CREDIT UNION FAST FACTS:

- **Total assets:** \$5,300,466
- **Members:** 1,021
- **Offices:** 1
- **Full-time employees:** 3
- **Part-time employees:** 0
- **Charter:** State
- **Membership type:** EDUCATIONAL
- **CDFI or MDI:** CDFI

## UNIQUE OR SPECIALTY POSITIONS

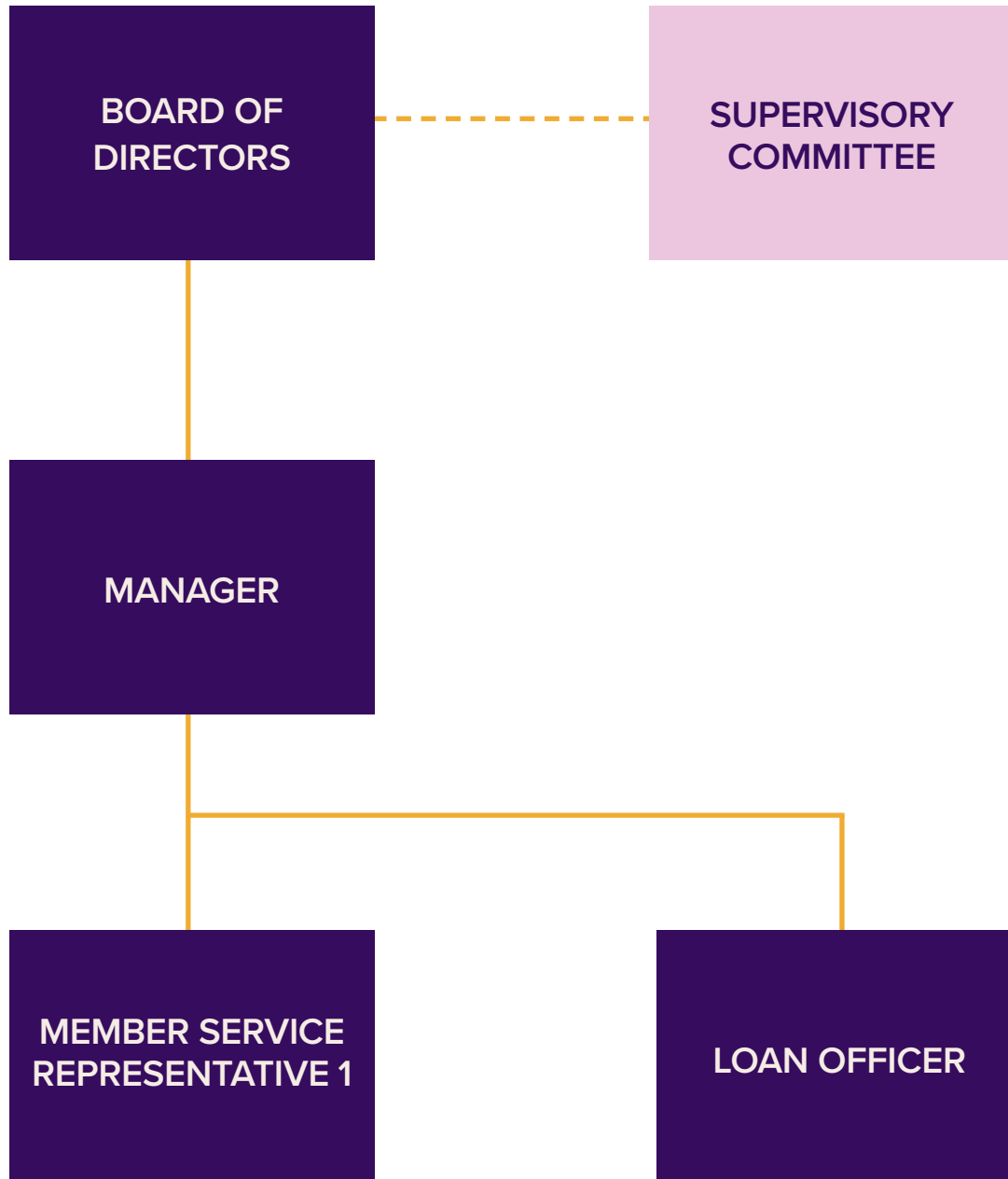
We truly serve the underserved. A local dealership often refers the car buyers to our credit union because they know we work with the buyer who doesn't have a down payment and quite often doesn't have a good credit score. Between the dealership and Valley Educators Credit Union, we are able to get these underserved community members in a vehicle. This allows them to commute to work, to take their children to school or to just buy groceries.

## GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

Our 2-to-5-year plan is definitely not about adding branches. We would like to grow our membership by once again having our board visit the local educational institutions and sharing with the staff and students the products the credit union offers. The board was able to do this prior to COVID. This allowed the board to promote the existence of Valley Educators Credit Union.

Often, the staff had no idea we even existed, even though we have been around for 65 years. The credit union is in survival mode, because another credit union within a mile of ours is considering merging with a larger credit union. We feel that we serve an underserved group of people that would not have their needs met if a merger takes place. We are working to find a way to save that credit union from merging. We have a vested interest in that decision. If we stay strong and continue to serve our community we should see an increase in membership which in time, we would need to increase our staff.

# Valley Educators CU Organizational Chart





Credit unions under \$50 million in assets  

## Brown-Forman Employees CU

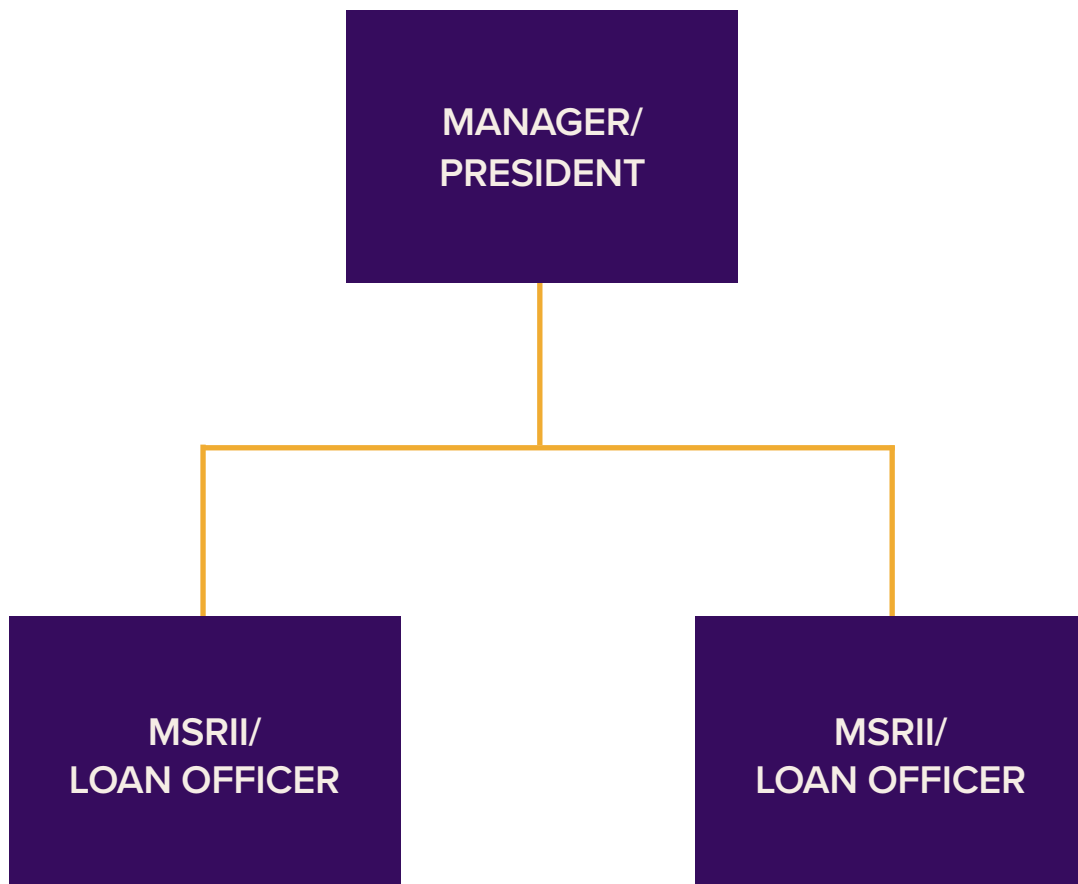
### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

As a single employer sponsored credit union with a small staff, we felt that it was necessary to have all employees cross-trained and able to serve any member need. No matter who is available to work with a member in person or over the phone, we wanted each staff member to have the knowledge to answer that member's questions, no matter what the topic might be. Our goal is to ensure that no member has to wait for a call back to answer their questions about a product offering or to assist with their request for any deposit or loan product. Our MSRII/Loan Officers are virtually interchangeable, having the skills and experience needed to run the teller line and/or to approve, process and fund loans.

### CREDIT UNION FAST FACTS:

- **Total assets:** \$14,705,501
- **Members:** 1,367
- **Offices:** 1
- **Full-time employees:** 3
- **Part-time employees:** 0
- **Charter:** State
- **Membership type:** Single-group occupational
- **CDFI or MDI:** Neither

# Brown-Forman Employees CU Organizational Chart



Credit unions under \$50 million in assets 

## Combined Employees CU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

A key component to our approach is the inclusion of staff in our strategic plan to create a sense of ownership with employees. As a smaller credit union, they understand the impact they can have in serving our members and our community. They understand how working to create life-long relationships with our members not only instills members' trust in us but also ensures growth for our credit union. We also have an incentive plan that we budget for each year. When our credit union performs well, we put money in the account. When the bottom line is negative, we don't put anything in it. And they understand the impact that can have on their bonus.

### CREDIT UNION FAST FACTS:

- **Total assets:** \$16,700,000
- **Members:** 2,900
- **Offices:** 1
- **Full-time employees:** 5
- **Part-time employees:** 5
- **Charter:** State charter
- **Membership type:** Community
- **CDFI or MDI:** Neither

### UNIQUE OR SPECIALTY POSITIONS

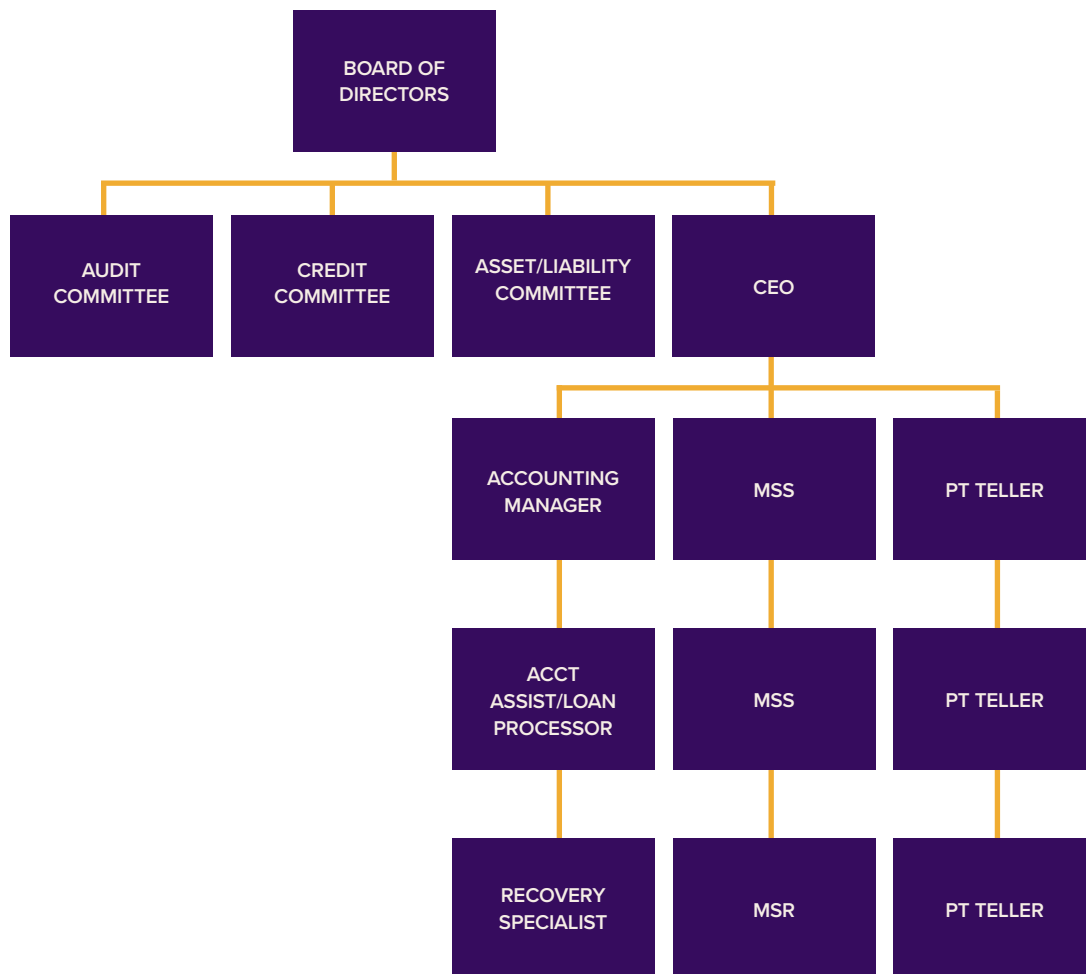
All of my teller staff are part-time, and I give them the authority to create their own work schedule. Typically, there are three shifts: 8:30am -1:00pm; 10:00am - 2:00pm; and Noon - 5:00pm. They take responsibility for the teller area, and when one is out, the other two pick up the hours.

### GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

For years, we have been a savings & loan type credit union. In 2024, we added several new services for our members. New checking accounts, debit cards, mobile banking, online banking, and we will finish up our bill payment in December. It's been a busy year for us!

With the new services, we are watching the workload that could bring in and will evaluate the staffing as we go. We have been on a 10-year plan which has been to grow to be \$20M in assets so that we could better serve our members. In 2017, I was hired as the new CEO and our assets were around \$11M. After a couple years of restructuring and cleanup, we fell to \$10M. As indicated in our information, we are now around \$16.7M in assets and in-line with our 10-year goal. Staffing was an issue that was dealt with in 2017, as the credit union was written up several times for excessive overhead expenses. I trimmed the staff then and began hiring new staff when the circumstances pointed to the need for them.

# Combined Employees CU Organizational Chart



Credit unions under \$50 million in assets

# Stanwood Area FCU & Organizational Chart

## STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

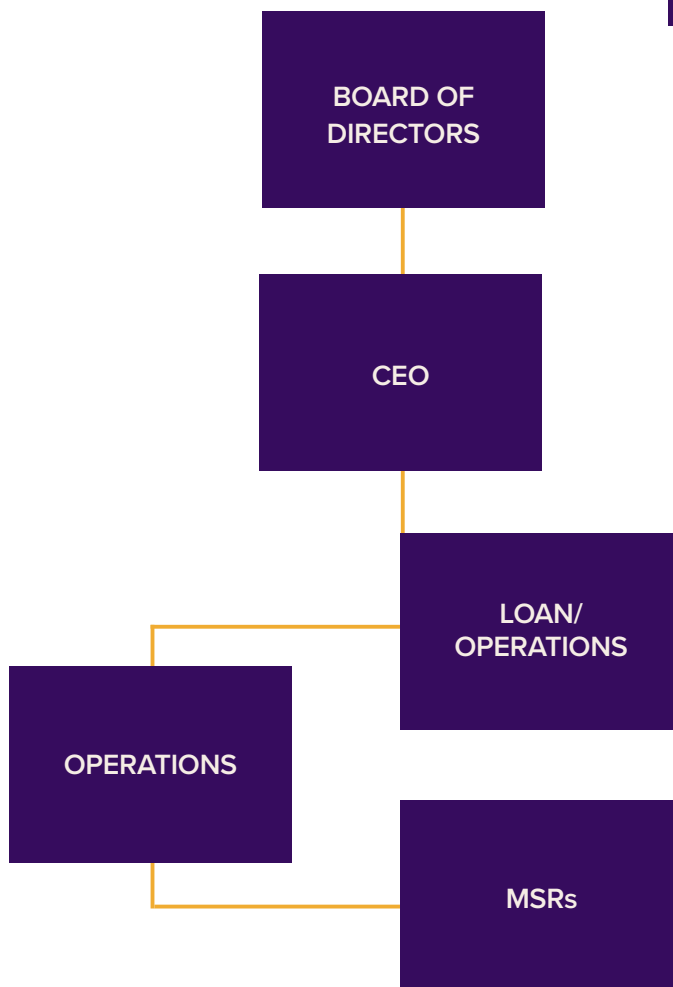
We only have 3 full-time employees so no mystery as to the chart.

## UNIQUE OR SPECIALTY POSITIONS

The CEO is also the IT, CFO, COO, CMO, CSO, CIO, HR, in charge of facilities, and any other area as well as generally the Chief Chaos Officer.

## CREDIT UNION FAST FACTS:

- **Total assets:** \$17,364,841
- **Members:** 2,222
- **Offices:** 1
- **Full-time employees:** 3
- **Part-time employees:** 3
- **Charter:** Federal
- **Membership type:** Community
- **CDFI or MDI:** Neither



Credit unions under \$50 million in assets 

## ELCA FCU

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

Closer strategic relationship with Mission Investment Fund, which will provide synergistic growth for the credit union benefiting members across the country.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$23,730,000
- **Members:** 2,299
- **Offices:** 1
- **Full-time employees:** 6
- **Part-time employees:** 1
- **Charter:** Federal
- **Membership type:** Associational (Religious, fraternal, etc)
- **CDFI or MDI:** Neither

## IBEW 26 FCU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

Our credit union operates with a small but highly effective team of just eight employees who manage all departments and is a reflection of our commitment to collaboration. We're guided by the core value of "people helping people," we prioritize transparency, empowerment, and shared accountability in everything we do.

To keep us aligned, we hold monthly check-in meetings where employees craft their own goals based on our core values. We embrace a "nothing to hide" model by sharing our financials openly during these meetings, giving every team member a clear understanding of the credit union's performance and opportunities for improvement. This transparency empowers employees to set meaningful, role-specific goals that directly contribute to both personal growth and organizational success.

As we grow our team, we are committed to maintaining this model to foster leadership at every level. By continuing to provide transparency, encourage goal-setting, and empower employees to take ownership of their roles, we will cultivate a culture where every team member feels valued and equipped to lead. This approach ensures that as our credit union grows, our commitment to collaboration, accountability, and people-first values remains at the core of everything we do.

### GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

Part of our strategic plan launching in January 2025, we'll be the first credit union in the D.C, Maryland, and Virginia area to implement a leased employee model. This concept came about while in talks with a similar credit union who was also facing the same challenges with filling a similar position -- time, cost, and resources. We knew we needed an out-of-the-box solution to address these constraints while still staying competitive in an industry that's consolidating quickly.

The idea is simple but powerful: one credit union hires a full-time employee, but their expertise is shared with a partnering credit union, which contracts a set number of hours per week. This arrangement benefits everyone involved. The hiring credit union offsets costs, the partnering credit union gets access to specialized skills without the full financial burden, and the employee gains a unique role that adds depth and variety to their career.

#### CREDIT UNION FAST FACTS:

- **Total assets:** \$28,000,000
- **Members:** 2,700
- **Offices:** 1
- **Full-time employees:** 4
- **Part-time employees:** 2
- **Charter:** Federal
- **Membership type:** Multiple group occupational
- **CDFI or MDI:** Neither

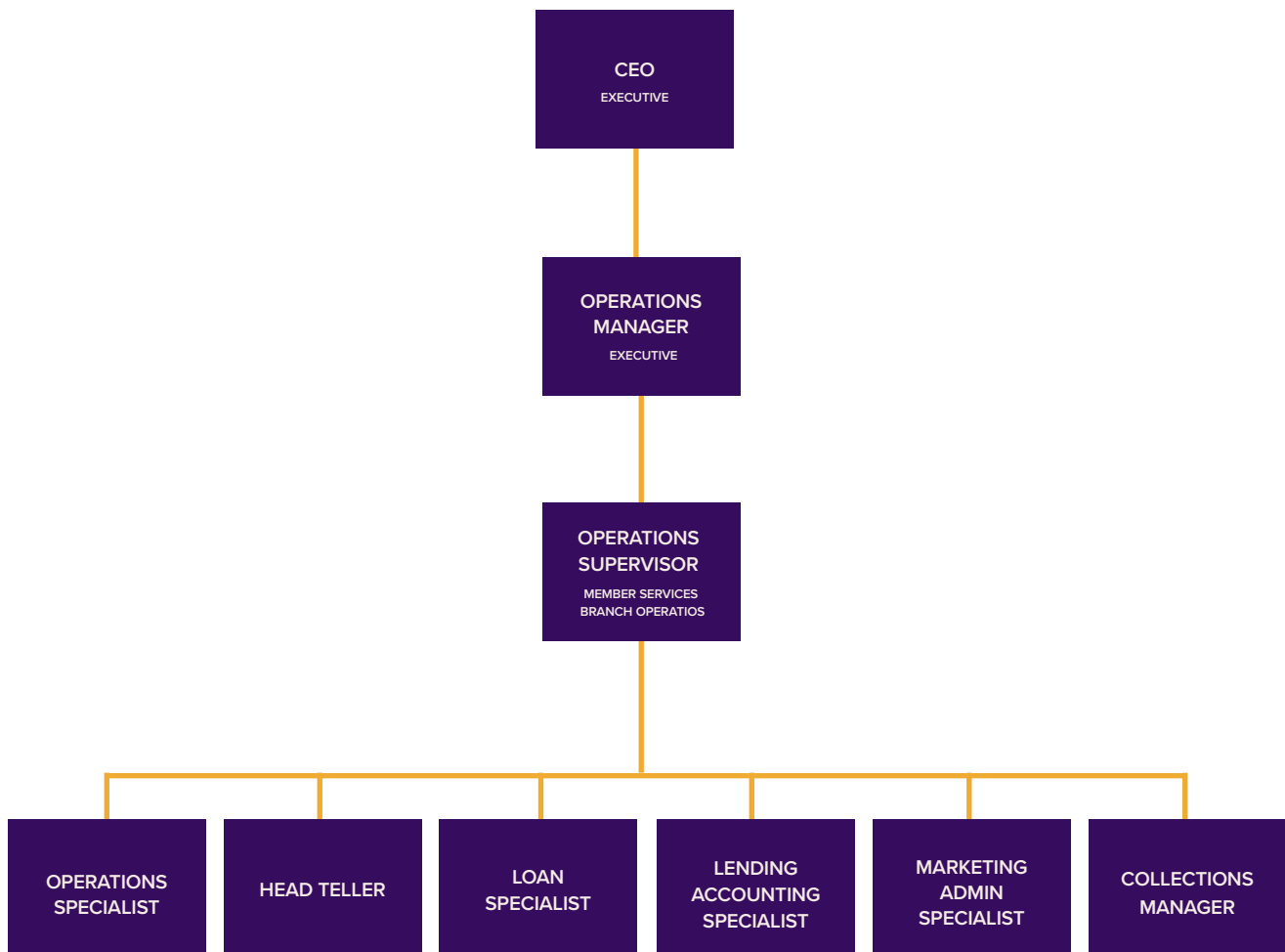
It started with some big-picture brainstorming. We recognized the tidal wave of mergers coming in the next 5-10 years and realized small credit unions need to work together if we want to survive. This idea only came from deepened partnerships and relationships built with a neighboring credit union, I cannot stress how important connecting and networking is with your credit union colleagues. Over several meetings, the facts were there - we will come together to optimize resources, we will focus on a cost-efficient budget to save money, and we will center our efforts to retain top talent. From there we started the dirty work: we researched our bond coverages, we collaborated on job descriptions and brought in legal experts to help draft contracts that made this arrangement clear, fair, and legally sound.

The real challenge, though, was presenting this to our board of directors. As you can imagine, boards are often focused on minimizing risk, and this idea was definitely outside the norm. It required a lot of tact and urgency in our approach. We had to show the board not only how this model aligns with our long-term strategy but also why it was necessary right now. We shared data, laid out the financial and operational benefits, and emphasized the potential for this model to position us as leaders in innovative credit union partnerships. And I have to say, it was incredible to see the board begin to shift their mindset and to think beyond the traditional ways of operating and embrace collaboration!

This is only the beginning of our strategic plan to further not only our credit union into the future, lay the groundwork for other credit unions to embrace fearlessness, but also to encourage our industry of partnerships. This model isn't just about solving today's problems; it's about positioning small credit unions to thrive in the future. And for me, that's what leadership is all about, seeing the big picture, taking calculated risks, and never losing sight of the mission to serve our members. The door is always open.



# IBEW 26 FCU Organizational Chart



Credit unions under \$50 million in assets 

## Southern Teachers and Parents FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We utilize an outsourced company to assist with accounting needs. We had an open position, and this helped us fill the void. Being a small CU, we utilize a MSR to work our social media platforms and member communication.

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

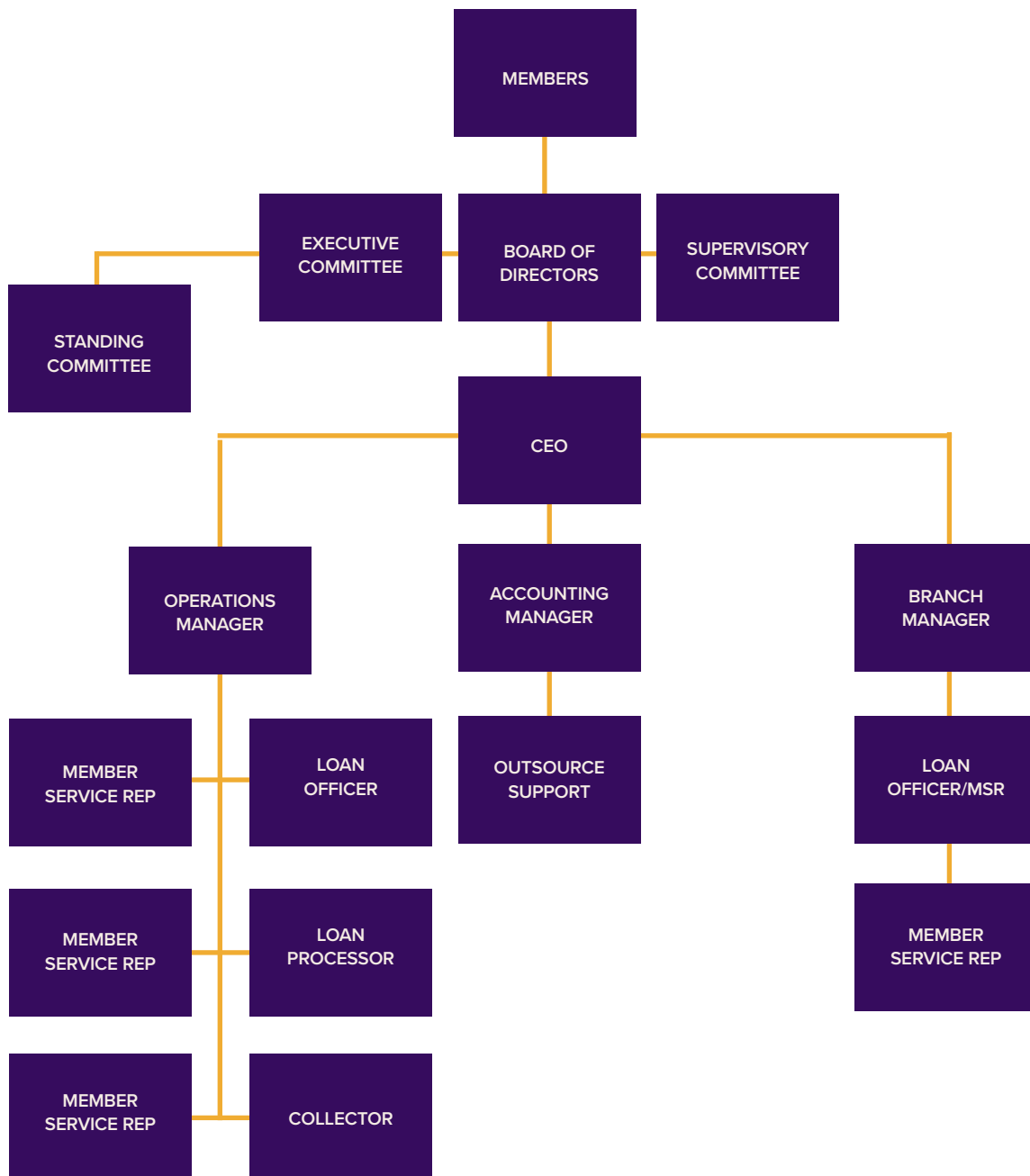
While we aren't planning to open new branches, our strategic plan includes expanding our marketing programs and platforms we use to reach underserved areas.

We plan to hire a consultant to expand our programs and work on branding. We would like to offer HELOC loans and will need to add a loan officer with mortgage background (or outsource) to initiate that program. Adding a financial counselor is part of our plan to allow us to offer small group and individualized financial coaching.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$28,000,000
- **Members:** 4,475
- **Offices:** 2
- **Full-time employees:** 10
- **Part-time employees:** 2
- **Charter:** Federal
- **Membership type:** Associational (Religious, fraternal, etc)
- **CDFI or MDI:** CDFI and MDI

# Southern Teachers and Parents FCU Organizational Chart



Credit unions under \$50 million in assets 

## O and R Utilities Employees FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We are small and simple. All employees report directly to the President/CEO.

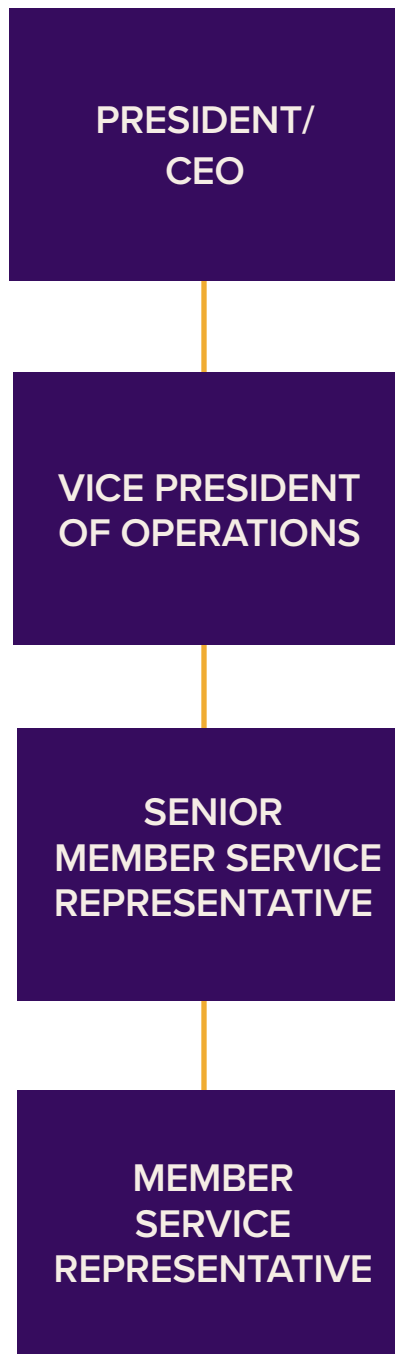
### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

Over a two-year period, due to efficiencies, we are not looking to add any new staff. In five years, we might add one more staff member, a Member Service Representative.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$29,000,000
- **Members:** 1,900
- **Offices:** 1
- **Full-time employees:** 4
- **Part-time employees:** 0
- **Charter:** Federal
- **Membership type:** Multiple-group occupational
- **CDFI or MDI:** Neither

# O and R Utilities Employees FCU Organizational Chart



Credit unions under \$50 million in assets 

## The Infirmary FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

There are three employees that are part of the management team. The operations manager and financial operations manager report directly to the CEO. We have one employee that is in the bookkeeping department, and they report to the financial operations manager. The operations manager oversees lending and the frontline. Each member of the management team has specific duties they are responsible for on a daily basis. We also have multiple employees who are cross-trained to perform other duties. This allows us to give other employees the opportunity to learn and grow, and to also have coverage in the event of staffing struggles.

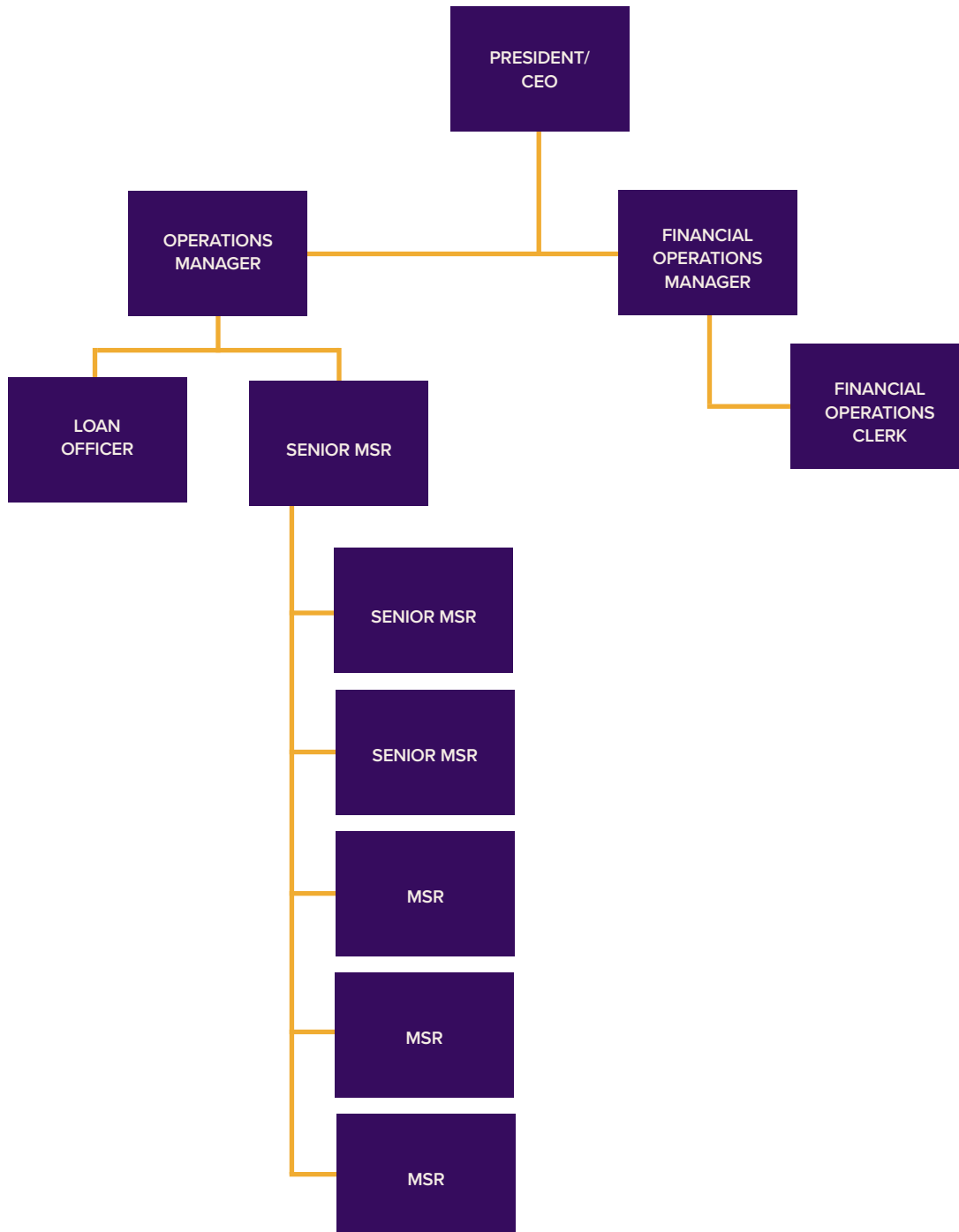
### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

We have an open position to add a full-time lender/collector. Doing this will allow the CEO (who is also the backup lender) to work on business development so that the membership can continue to grow proactively. This will also give the operations manager more time to oversee the front line where there are many opportunities for us to better serve our members.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$33,070,784
- **Members:** 4,725
- **Offices:** 2
- **Full-time employees:** 11
- **Part-time employees:** 0
- **Charter:** Federal
- **Membership type:** Single-group occupational
- **CDFI or MDI:** Neither

# The Infirmary FCU Organizational Chart



Credit unions under \$50 million in assets 

## Catholic United Financial CU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

Our entire team is cross-trained. The Director of Finance and President can cover daily back-office operations and run the branch. Senior FSRs can do both lending and running the branch. The Branch Manager also does lending and business development along with the President. Accounting can also be covered by the President and Operations person.

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

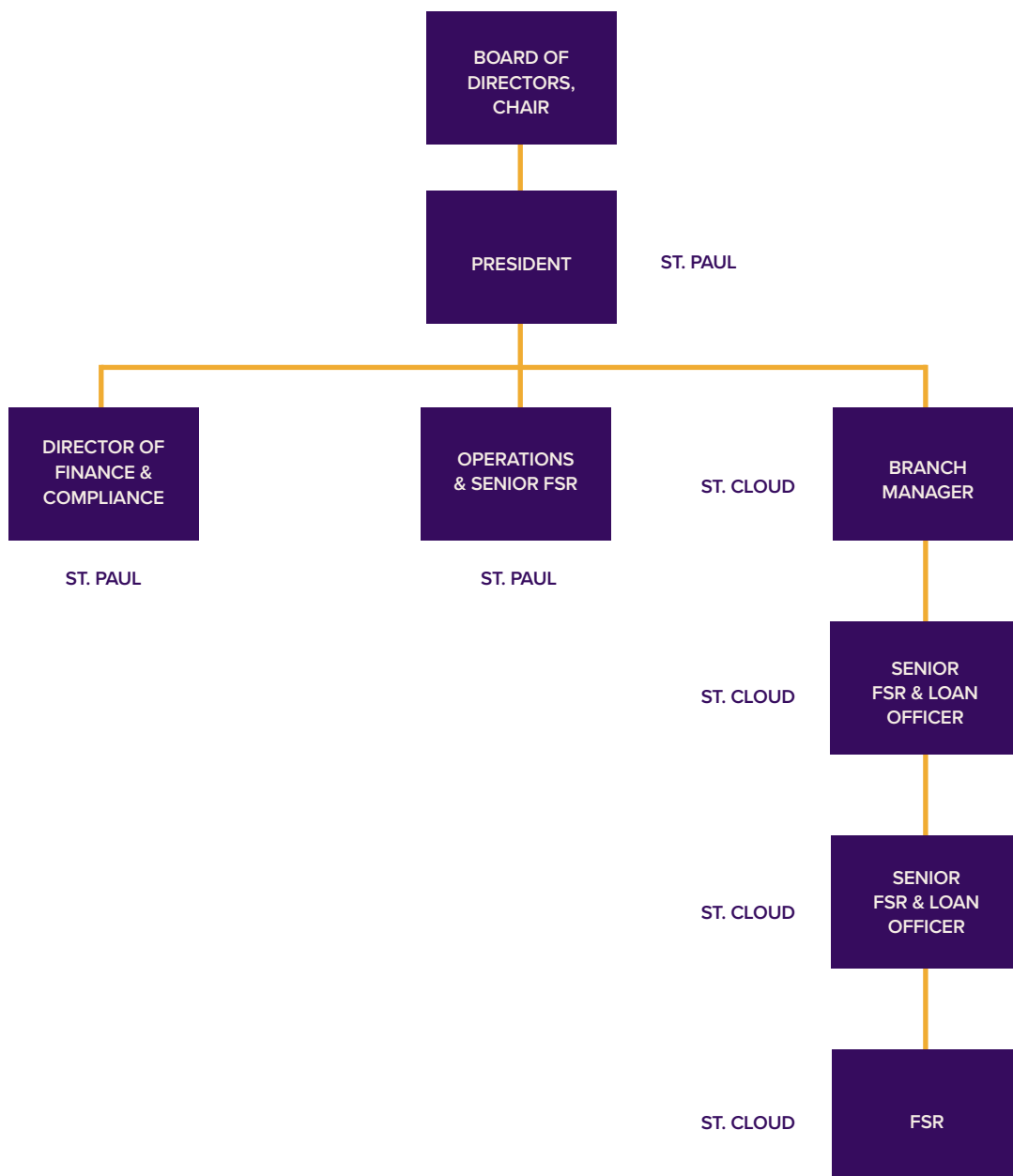
The goal within 2 years is to add another full-time FSR person in our St. Paul office and 2 part-time FSR people in our St. Cloud office. We may need to relocate our St. Paul office due to the owner selling the building within the next 1-2 years. We do not expect to add another branch within the next five years - only to relocate.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$33,400,000
- **Members:** 3,152
- **Offices:** 2
- **Full-time employees:** 7
- **Part-time employees:** 0
- **Charter:** State
- **Membership type:** Associational (Religious, fraternal, etc)
- **CDFI or MDI:** Neither



# Catholic United Financial CU Organizational Chart



## Midwest Family FCU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

As in most small credit unions, our staff members wear multiple hats. We don't have the luxury of departmentalizing. I'm not sure it is a strategy but a necessity. We have equipped our staff with the knowledge to handle multiple duties. We are researching ways to grow our membership by using the assistance of outside relationships, especially in the attraction and retention of Gen Z. This is how we feel our credit union will survive and where we can have the most impact for future generations. Our MSR's primarily handle the teller functions, but they also handle all member service-related functions. The same staff members handle monitoring of certain BSA related reports. Our Recovery Specialist position is not a full-time position, so that individual also handles our dispute processes and marketing. Lastly, our Loan Officers are primarily responsible for consumers loans. They also back up on the teller line as staffing requires.

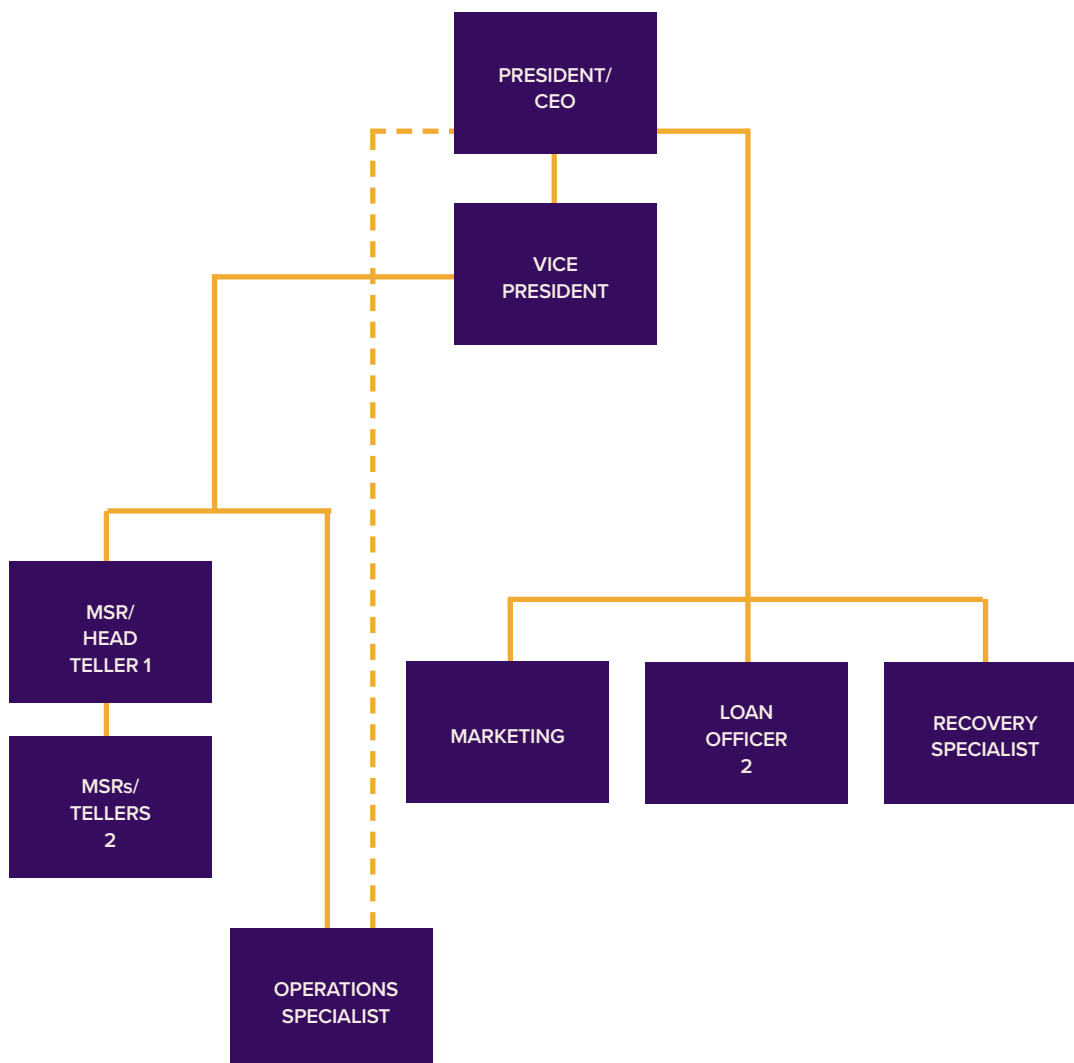
### CREDIT UNION FAST FACTS:

- **Total assets:** \$37,480,813
- **Members:** 2,642
- **Offices:** 1
- **Full-time employees:** 9
- **Part-time employees:** 0
- **Charter:** Federal
- **Membership type:** Associational (Religious, fraternal, etc)
- **CDFI or MDI:** Neither

### GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

We currently don't have a plan to add new positions or branches. We need to expand our membership in order to do that. So, we have been exploring relationships with partners that will help us attract younger members. As a credit union, we want to educate and mold the young generation to steer them on the path to financial success. They are a generation eager for knowledge looking for someone to point them in the right direction. In the short term, we plan to choose a partner and get the word out to the potential members in this demographic. Then, once we have an audience with them, we plan to help them with immediate needs like share accounts and student loans. From there we plan to educate them on the credit union difference and how we as a "People Helping People" cooperative can be their best resource for all their financial needs. Hopefully we will build that trust, so they look to us for their future lending needs.

# Midwest Family FCU Organizational Chart



Credit unions under \$50 million in assets  

## Holy Rosary CU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We have consultants acting as developmental supervisors in several places. For example, we have two consultants for our business lending and deposit program. Our HR director is a consultant and is working to develop electronic capacity here where it did not previously exist. Our CFO served a \$5B credit union and is helping develop this capacity. We are overstaffing in the telephone service center to be ready for huge growth.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$43,395,418
- **Members:** 8,000
- **Offices:** 4
- **Full-time employees:** 25
- **Part-time employees:** 4
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** MDI

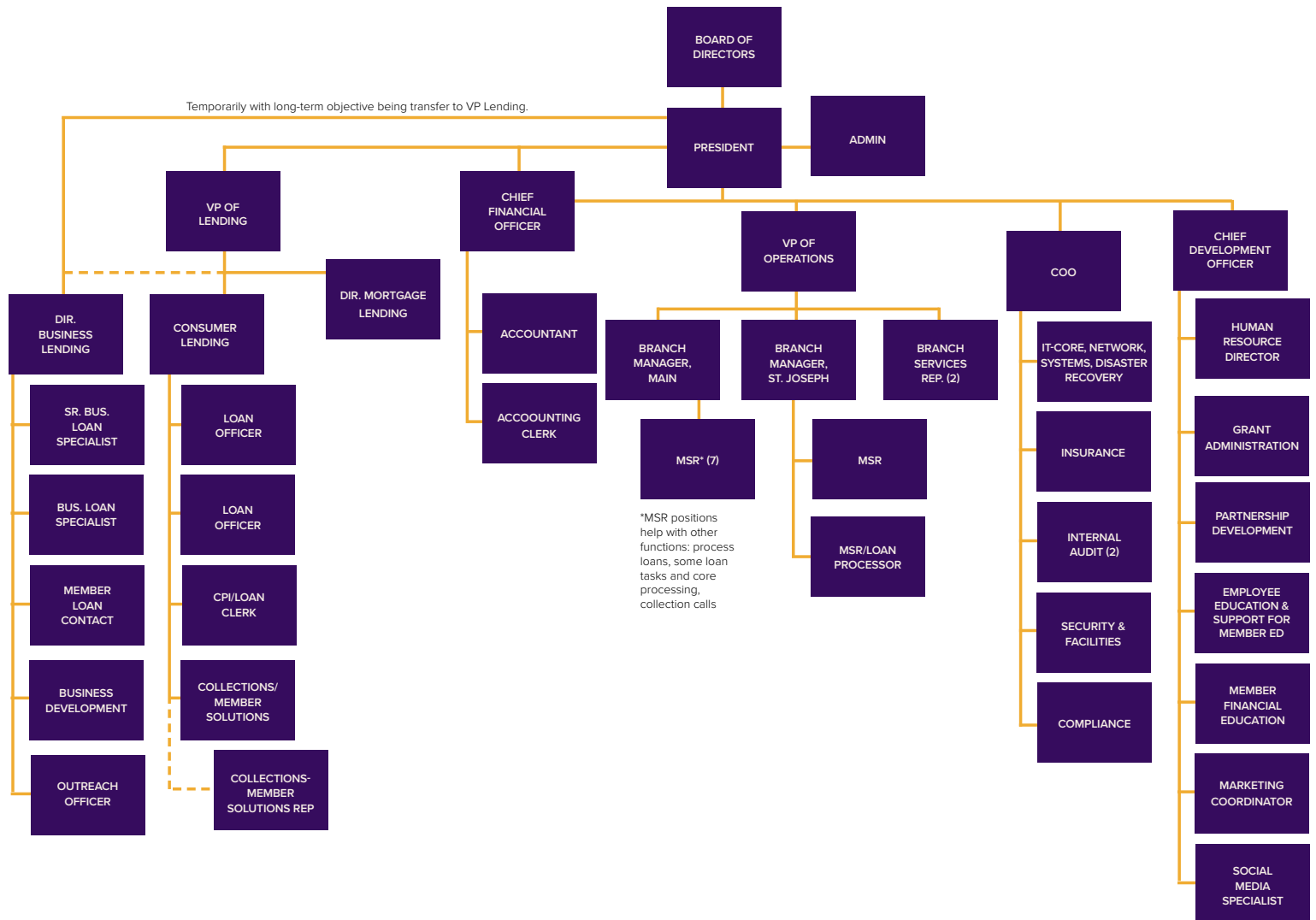
### **UNIQUE OR SPECIALTY POSITIONS**

Our credit union has grown pretty quickly. We are building a base for much expanded growth in the future. We do mortgages, business lending, video banking, FedGlobal ACH and much more. We have more than normal services for a credit union of our size. We are assisted by grants to develop some of these new services.

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

We will continue using the alternative structure we have developed.

# Holy Rosary CU Organizational Chart



# Family Focus FCU

## STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

The organizational chart is designed to create an agile and member-centric credit union that can scale, innovate, and meet the needs of its community. By ensuring each department has clear ownership, from member services to finance and innovation, the credit union is well-equipped to build for the future, respond to challenges, and maintain operational efficiency.

We have implemented this structure to ensure that the members have an exemplary experience having the ability to assist members through all of their financial needs. We have aligned the roles with succession planning in mind to have development and growth to ensure all positions have a plan in place to continue to have all positions in the organization filled through transitional times.

### 1. CEO (Chief Executive Officer)

- **Role & Strategy:** The CEO is responsible for overseeing the entire credit union's operations, ensuring alignment with its mission, vision, and strategic goals. This role emphasizes leadership, vision-setting, and fostering a positive organizational culture while building strong relationships with members, the board of directors, and the community.
- **Impact on Other Credit Unions:** A strong CEO provides clear direction for the credit union's growth and adaptability, helping solve staffing needs by creating a sustainable vision and long-term planning.

### 2. Vice President (VP)

- **Role & Strategy:** The VP supports the CEO by managing day-to-day operations, focusing on key areas like staff development, performance metrics, and operational improvements. This role is vital for executing the credit union's strategies effectively, ensuring departments work in tandem toward common goals.
- **Impact on Other Credit Unions:** The VP can help other credit unions solve staffing needs by being a liaison between the CEO and department managers, ensuring strategic initiatives are implemented across all areas of the organization.

### 3. Member Experience Manager

- **Role & Strategy:** This position ensures that all member touchpoints whether in-person, online, or over the phone deliver exceptional service. The role is strategic in focusing on improving customer service standards, gathering feedback, and analyzing member needs to enhance their overall experience.

## CREDIT UNION FAST FACTS:

- **Total assets:** \$44,000,000
- **Members:** 3,009
- **Offices:** 2
- **Full-time employees:** 12
- **Part-time employees:** 0
- **Charter:** Federal
- **Membership type:** Single-group occupational
- **CDFI or MDI:** Neither

- **Impact on Other Credit Unions:** As credit unions strive to meet evolving member expectations, a dedicated Member Experience Manager can help solve staffing challenges by designing systems that improve member satisfaction, loyalty, and retention.

#### **4. Member Advocates (x4)**

- **Role & Strategy:** The Member Advocates play a crucial role in supporting members' needs, providing personalized assistance, and offering guidance for various financial products and services. With four advocates, the team is large enough to handle varying volumes and specialized member needs.
- **Impact on Other Credit Unions:** Staffing multiple member advocates ensures that each member gets personalized attention, contributing to member retention. Other credit unions can adopt a similar model to foster deeper connections with members, helping with satisfaction and engagement.

#### **5. Marketing Specialist**

- **Role & Strategy:** The Marketing Specialist is responsible for supporting and executing marketing strategies that promote the credit union's services and brand. This includes content creation, social media management, targeted campaigns, and market research. While the Marketing Specialist may focus on specific campaigns and initiatives, their role is key to driving member engagement and supporting overall brand awareness.
- **Impact on Other Credit Unions:** By focusing on targeted marketing efforts and using data-driven approaches, the Marketing Specialist can help other credit unions effectively reach their members and attract new ones. This role is especially beneficial in smaller credit unions where staffing may be limited, yet it ensures that marketing efforts are still robust and aligned with the credit union's overall goals.

#### **6. Director of Innovation**

- **Role & Strategy:** The Director of Innovation focuses on finding new technologies, services, or processes that can improve the credit union's offerings. This role is critical in future-proofing the credit union by implementing innovative solutions to meet evolving member expectations, from digital banking tools to process automation.
- **Impact on Other Credit Unions:** Innovation is essential for staying competitive. This role helps other credit unions stay ahead of trends by integrating new technologies that streamline operations, enhance member experience, and address future staffing needs through automation or better systems.

#### **7. Accounting Specialist**

- **Role & Strategy:** The Accounting Specialist manages the credit union's finances, ensuring

accuracy in accounting practices, financial reporting, and regulatory compliance. This role is crucial for maintaining financial health, which directly impacts the credit union's ability to invest in growth and staffing.

- **Impact on Other Credit Unions:** Credit unions can model this role to streamline their financial processes, helping to reduce overhead costs and improve financial reporting, which can free up resources for investing in staff and innovation.

### **8. Business Analyst**

- **Role & Strategy:** The Business Analyst identifies opportunities for improving operations, efficiency, and profitability. By analyzing internal and external data, the analyst helps guide strategic decisions and assess whether current staffing levels and resource allocation meet the credit union's needs.

- **Impact on Other Credit Unions:** This role helps other credit unions by providing actionable insights, allowing them to align staffing levels and operational processes for optimal efficiency. This ensures that resources are allocated where they're most needed, reducing the need for excess staffing while maintaining service quality.

### **9. Document Specialist**

- **Role & Strategy:** The Document Specialist manages all records, files, and member-related documents. This role ensures compliance with regulatory requirements while maintaining an organized system that allows quick access to important information.

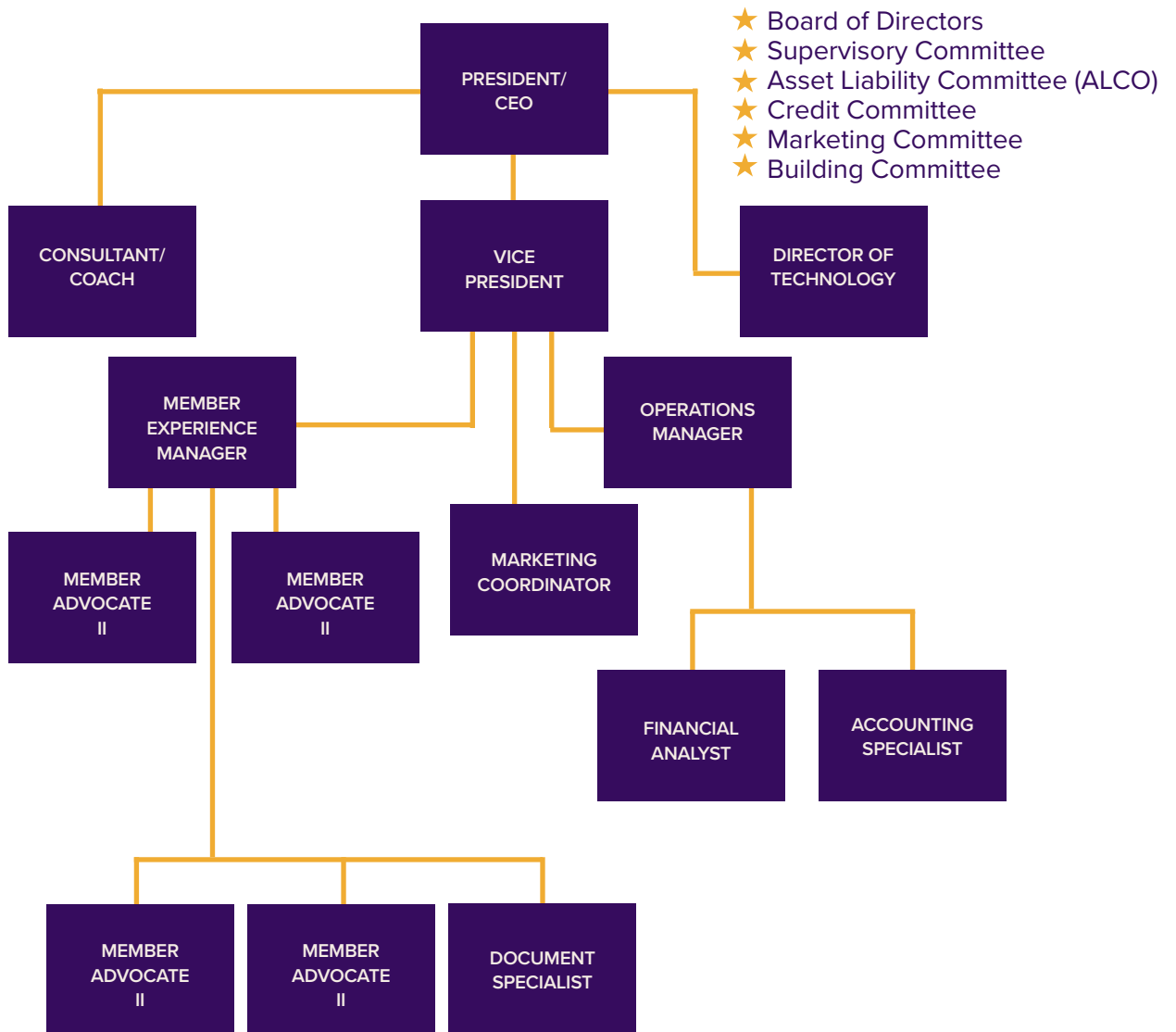
- **Impact on Other Credit Unions:** Document management is crucial for compliance, efficiency, and member satisfaction. A dedicated specialist helps other credit unions manage their document workflows and minimize staffing requirements by ensuring that records are easily accessible and properly maintained.

## **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

Over the next two to five years we plan to change our charter, re-brand, and go to the national market. We will be completing our strong foundation to implement a digital first strategy and gain insightful knowledge of the communities we would like to enter to best serve our membership base. We will be investing in technology to assist in the growth in other markets and we will be adding a Manager of Expansion role to assist in the implementation of this growth strategy.



# Family Focus FCU Organizational Chart



Credit unions under \$50 million in assets 

## KEMBA Charleston FCU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

We try to place people based on ability, passion and personality. This lets us combine talents with passion and it works out well for us. We are small enough that we only have one person that would be the primary Supervisor and that is the Manager. The Assistant Manager does cover in the absence of the Manager and we do look to the Asst. Mgr. when making hiring/termination type decisions. We have two Processing Loan Officers and three Non-Processing Loan Officers (Non-Processing Loan Officers can back up and process if necessary). It is majority of three loan officers for approval/denial...this is a little different but works very well with us. All staff are cross trained in various areas, so we always have coverage for our members despite our size.

### UNIQUE OR SPECIALTY POSITIONS

I believe most of our roles are unique due to our size. We do quite a bit with just 8 employees, and we have a Loan Officer that also does most of our marketing. Our Member Services Clerk and Title Clerk also work quite a bit on our teller line, performing teller duties. The Manager and Assistant Manager are both very hands-on and open accounts as well and deal with IRAs and Certs. We are very well cross-trained to be so small and are working to make sure that we don't just survive but thrive despite our size.

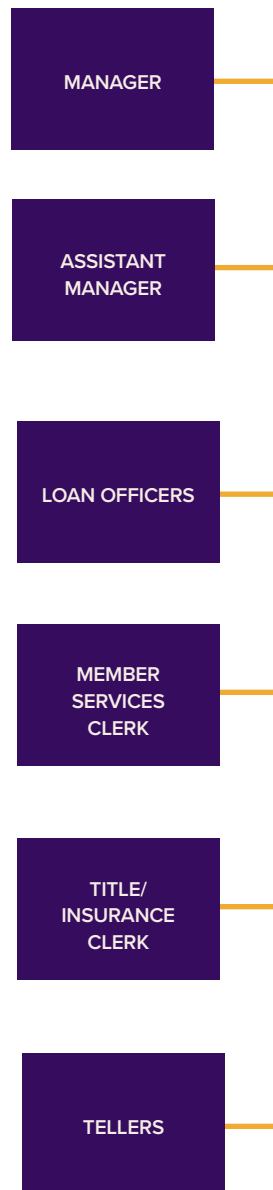
### GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

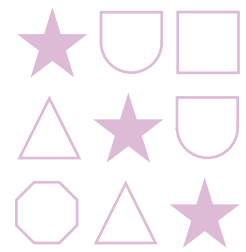
We don't really have a plan to add branches or positions. However, we are looking at what structure will work best going forward. Succession is such a hot topic, and we do need guidance in this area. I have seen too many small credit unions not ready when key positions rolled out, and they just gave up. We look forward to getting this information that you accumulate because it should help us restructure for our future as well.

### CREDIT UNION FAST FACTS:

- **Total assets:** \$44,141,520
- **Members:** 3,618
- **Offices:** 1
- **Full-time employees:** 8
- **Part-time employees:** 0
- **Charter:** Federal
- **Membership type:** Underserved Designation
- **CDFI or MDI:** Neither

# KEMBA Charleston FCU Organizational Chart





Credit unions between \$50 - \$100 million in assets

## Brooklyn Cooperative FCU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

Definitely as a small organization where it's easy for staff to wear many hats, roles have sometimes evolved to fit a person's unique skill set, even though we work hard to maintain a clear structure that makes sense where no one person is ever reporting to more than one supervisor. We currently have four primary departments:

- 1. Operations** - which oversees back-end operations - EFT and Compliance, and Teller.
- 2. Lending** - overseen by Chief Risk Officer - who was previously the Director of Lending.
- 3. Member Experience** - overseen by Chief Experience Officer and includes Member Services, Partnerships and Marketing.
- 4. Other** - "depts of less than 2" include Accounting, HR, IT Support (although we have an offsite IT consultant as well).

We have seen the Operations and back-office team grow significantly. Some reasons include the growth of the credit union, EFTs evolving to be the primary transaction type for members, and new payment types and rails becoming available. We have found the need for compliance and fraud protection is more important and expansive than ever.

### UNIQUE OR SPECIALTY POSITIONS

We just created the Director of Business Services and Business Banker positions and moved two loan officers into that position. The idea being that we can improve our small businesses with staff that have the expertise to open accounts, process business loan applications, and solve day to day business member problems.

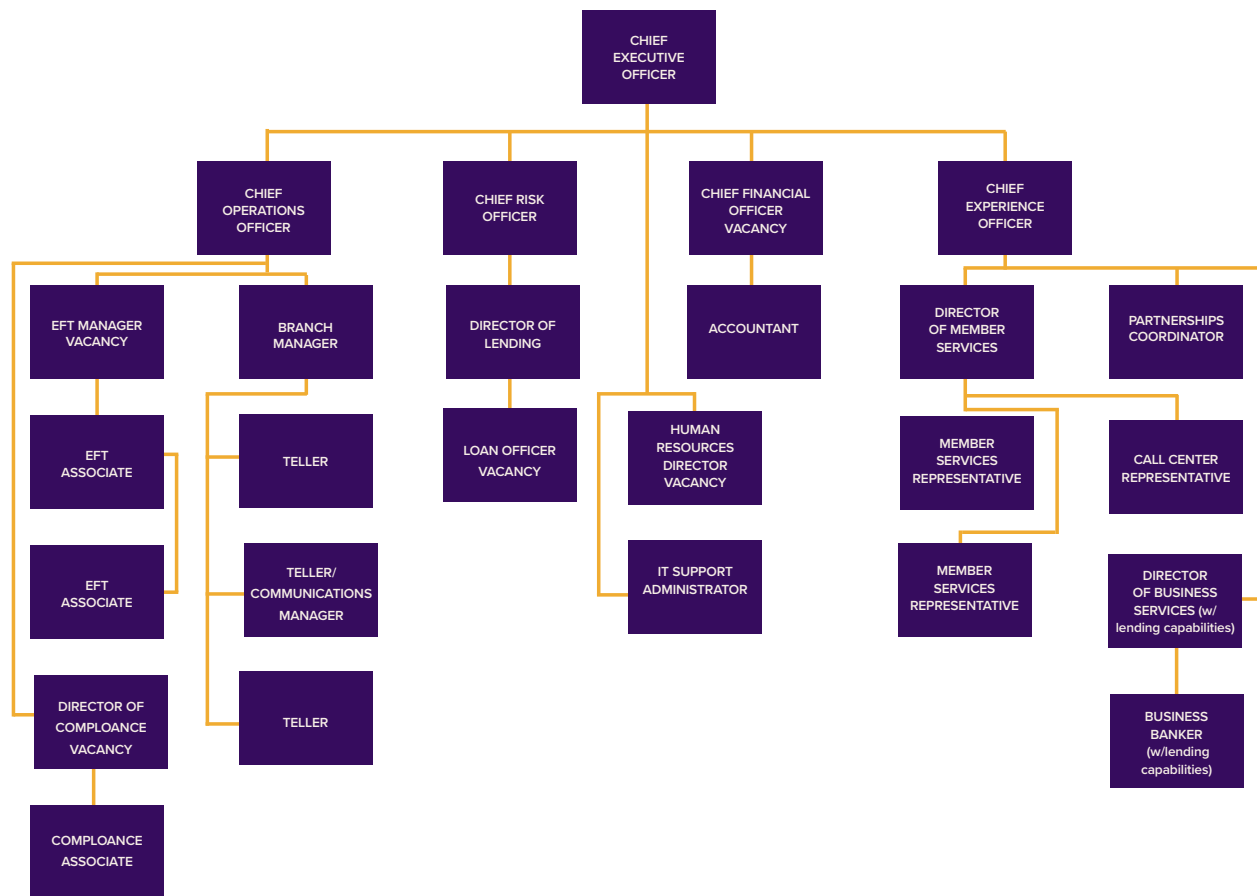
### GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

Our primary hiring goals are to add a new loan officer and EFT manager/associate. We expect we will also need to bring on a dedicated HR full-time equivalent and Chief Financial Officer. We will also need to build out our Compliance team.

### CREDIT UNION FAST FACTS:

- **Total assets:** \$50,000,000
- **Members:** 7,200
- **Offices:** 3
- **Full-time employees:** 18
- **Part-time employees:** 0
- **Charter:** Federal
- **Membership type:** Community
- **CDFI or MDI:** CDFI and MDI

# Brooklyn Cooperative FCU Organizational Chart



Credit unions between \$50 - \$100 million in assets  

## Ocala Community CU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

Due to limited staffing and cost of such, our staff does multiple jobs. Other credit unions from outside the county open branches here and steal our staff as they are well trained.

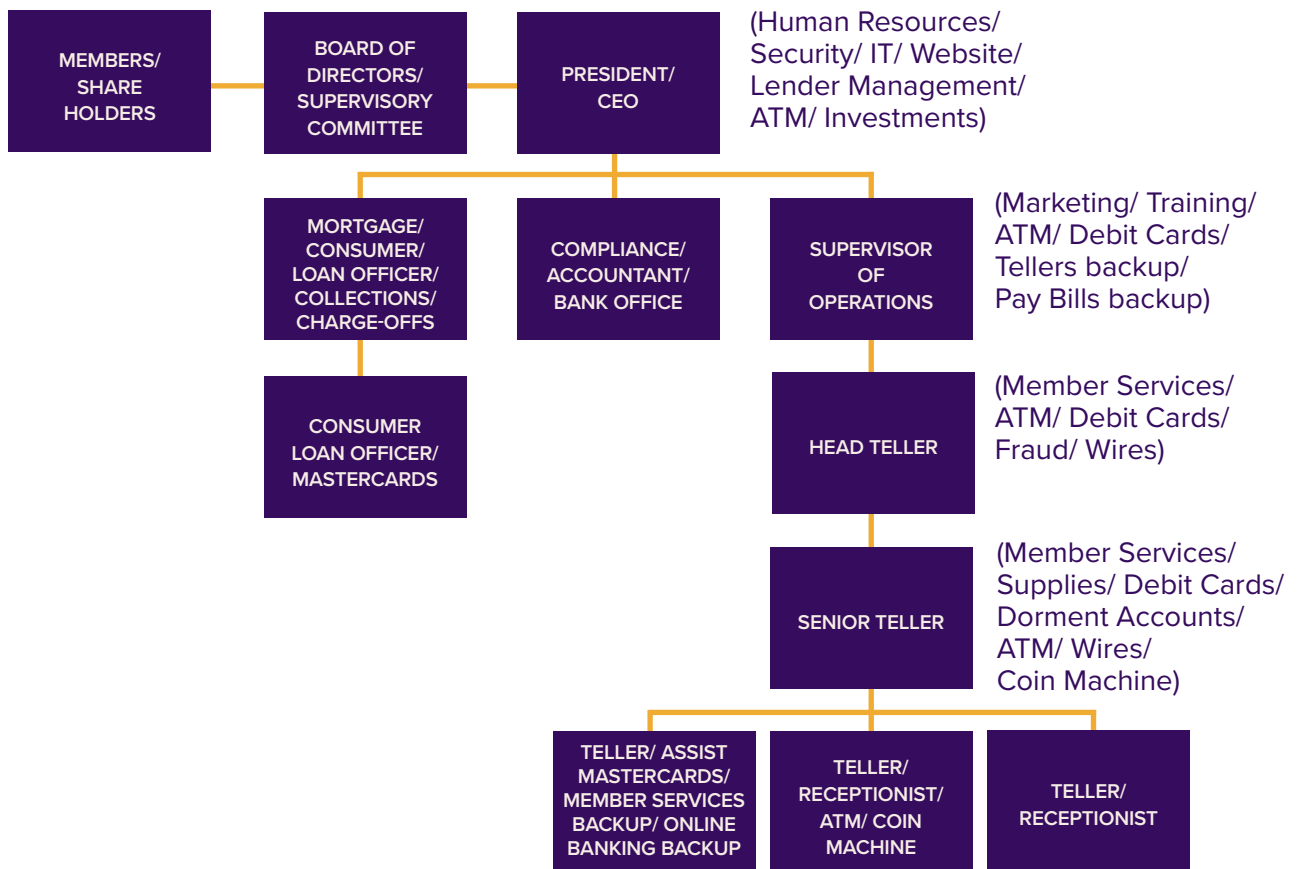
### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

We just closed our Marion Oaks Branch due to cost and crime. Going back to basics.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$51,000,000
- **Members:** 2,900
- **Offices:** 1
- **Full-time employees:** 8
- **Part-time employees:** 0
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** Neither

# Ocala Community CU Organizational Chart



Credit unions between \$50 - \$100 million in assets 

## KUE FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We operate on a lean staff. The positions are meant to be indicative of each employee's primary focus, but it's certainly not indicative of all that they do. As in most small credit unions, we all wear multiple hats regularly, but we also strongly push cross-training so each employee is well-rounded and can fill in as needed for almost any task. Really, each position could be a universal employee.

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

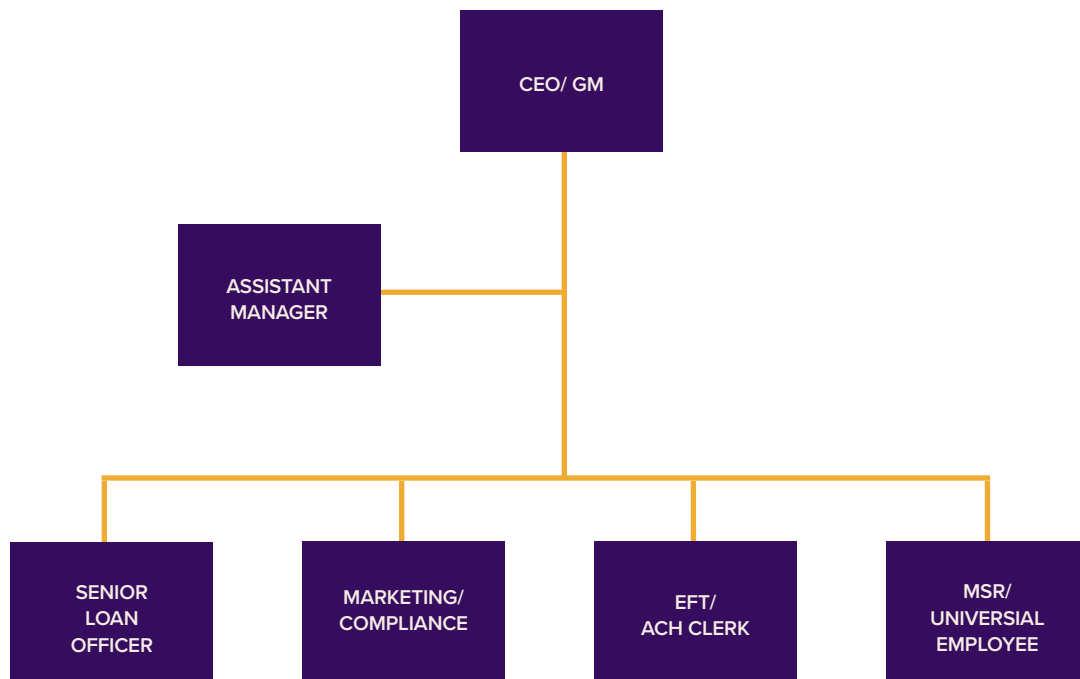
At this time, we do not have any plans to add branches or positions. Our sponsor is going through significant changes, so our primary focus at this point is to adapt and maintain. Growth would be great, but with these changes, we don't foresee it in the near-term.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$54,152,537
- **Members:** 2,880
- **Offices:** 1
- **Full-time employees:** 6
- **Part-time employees:** 0
- **Charter:** Federal
- **Membership type:** Multiple-group occupational
- **CDFI or MDI:** Neither



# KUE FCU Organizational Chart



Credit unions between \$50 - \$100 million in assets  

## Priority CU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

The organizational structure at Priority Credit Union is designed to maximize operational efficiency while maintaining flexibility to meet the needs of our members. With four micro-branches strategically located within postal facilities, each staffed by one to two employees, we have crafted a lean, yet effective, model that allows us to minimize overhead costs. By operating within postal facilities, we eliminate rental expenses, enabling us to allocate resources directly toward member services and operational support.

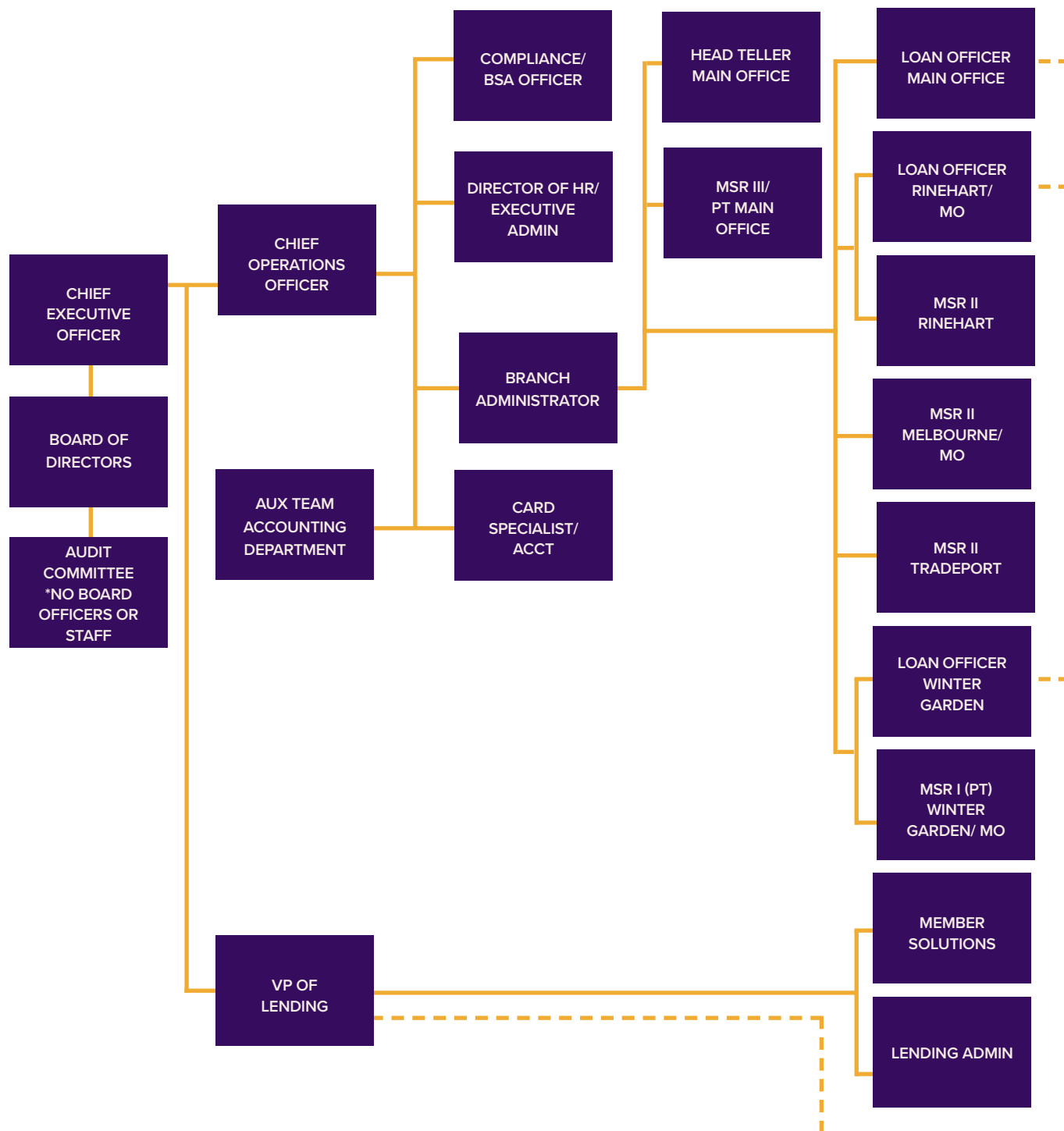
Our structure allows for a high degree of adaptability, as each branch is managed with a focus on member relationships, supported by a central team that handles administrative, financial, and technical functions. The model enables us to leverage a small, highly trained workforce that is deeply familiar with the needs of postal workers and their communities, while also maintaining a high level of operational support from central management.

This approach could serve as a valuable model for other credit unions looking to address staffing challenges. By minimizing physical space requirements, focusing on multi-functional roles within smaller teams, and utilizing central support services, other credit unions can develop scalable and cost-effective staffing solutions. Additionally, our employee structure emphasizes cross-functional training, allowing for operational flexibility and future growth as the credit union expands to serve new members or geographic areas. This model not only solves staffing needs but also positions the credit union to thrive sustainably in the future.

### CREDIT UNION FAST FACTS:

- **Total assets:** \$58,000,000
- **Members:** 5,500
- **Offices:** 5
- **Full-time employees:** 15
- **Part-time employees:** 2
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** CDFI

# Priority CU Organizational Chart



Credit unions between \$50 - \$100 million in assets 

## FOCUS CU

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

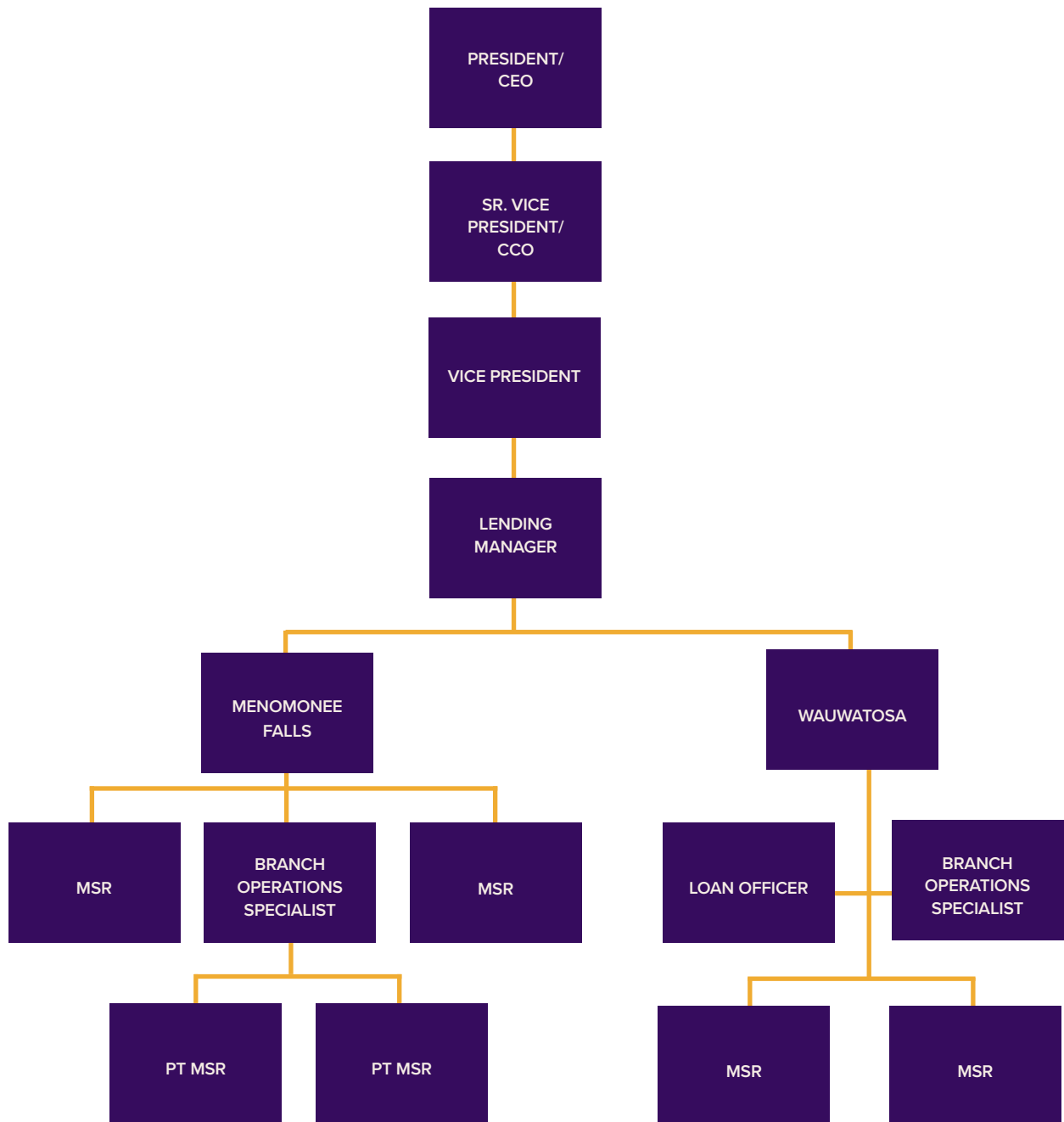
Over the next three years we will be changing our branch footprints to more actively reflect our membership, changing membership needs. We anticipate smaller spaces, shared spaces, concierge-style greeters and internal call center pods.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$59,000,000
- **Members:** 6,715
- **Offices:** 2
- **Full-time employees:** 10
- **Part-time employees:** 2
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** Neither

# FOCUS CU

## Organizational Chart



Credit unions between \$50 - \$100 million in assets  

## Delta Schools FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We just added a compliance/mortgage person. We are building a mortgage department to also be able to provide low-cost services to other small credit unions. By having employees cross trained to do multiple jobs, it helps as we build out student-run branches and school saving programs.

### **UNIQUE OR SPECIALTY POSITIONS**

As a smaller credit union, our staff are a jack of all trades. A Member Service rep may also help me with IT, branch Manager, or Lending Manager duties. The CEO also fixes the toilet, broken door locks cleaning up after someone tried to pull the ATM through the wall of the building. Our Marketing person backs up the teller line, visits dealers and teaches Bite of Reality. It is what we do.

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

Our two-to-five-year plans currently involve closing an old office and moving into a city next to our current offices. Opening two to three student-run branches in the city discussed and one in the city next to it. We live in what is referred to as the delta in California, and this area consists of 8 smaller cities and towns. We serve all of them and want to expand our presence within them. Our plan includes one to three student saving programs within the different school districts. We have also started a new mortgage program to serve not only our members but help other smaller credit unions offer mortgage service. Within the next two to five years I expect to have at least 10 to 15 credit union partners. All of these programs should increase our lending staff by at least one to two people, school branches and saving programs another three employees. In total I am hoping for five new employees in the next several years.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$61,033,030
- **Members:** 3,200
- **Offices:** 2
- **Full-time employees:** 9
- **Part-time employees:** 0
- **Charter:** Federal
- **Membership type:** Community
- **CDFI or MDI:** Neither

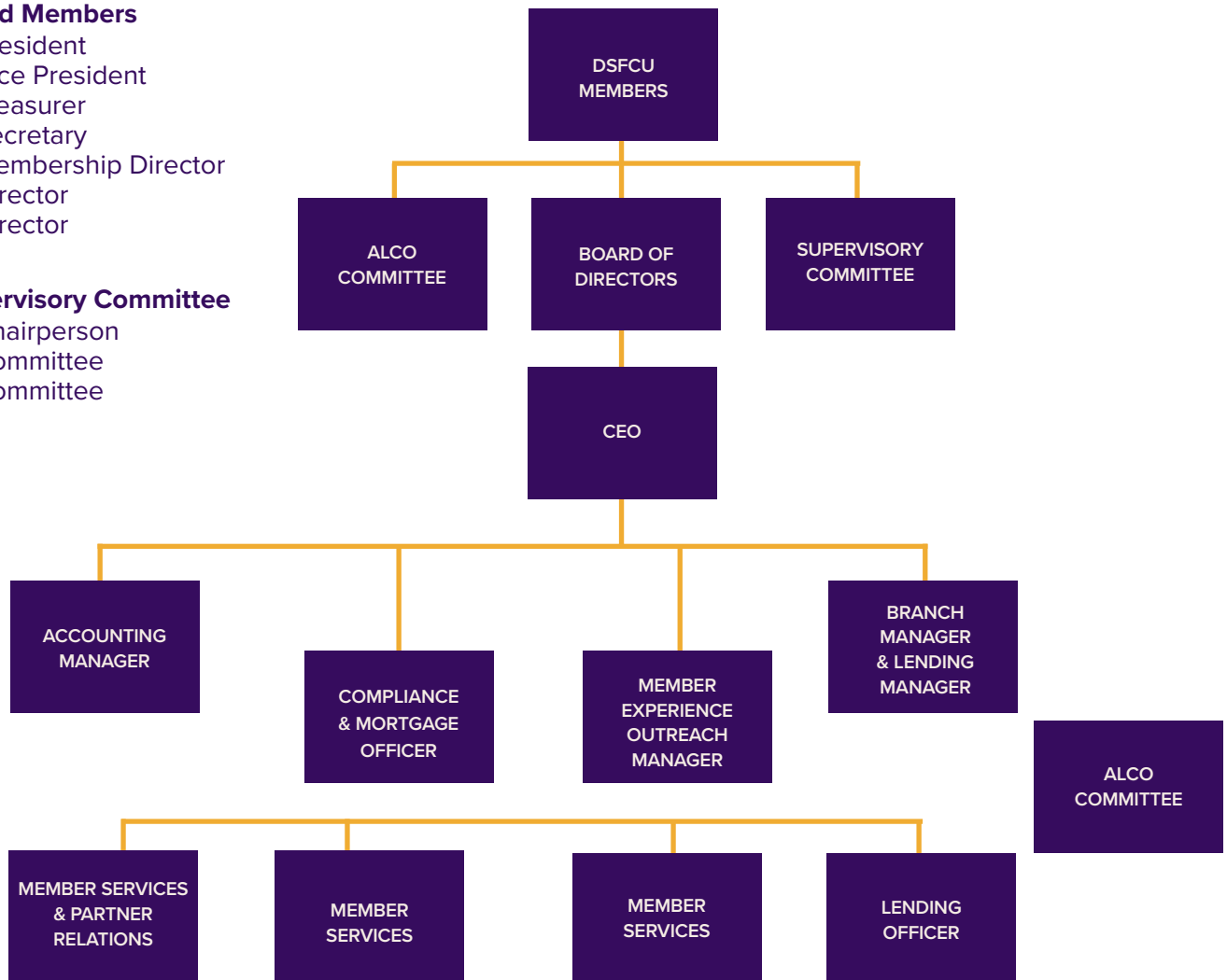
# Delta Schools FCU Organizational Chart

## Board Members

- ★ President
- ★ Vice President
- ★ Treasurer
- ★ Secretary
- ★ Membership Director
- ★ Director
- ★ Director

## Supervisory Committee

- ★ Chairperson
- ★ Committee
- ★ Committee



Credit unions between \$50 - \$100 million in assets  

## Pathfinder FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

Our goal with our organizational chart was to give our staff a clear reporting line. We had a lot of scenarios in the past where staff were directed to one person or another depending on the question and felt that they often didn't know who to go to. By enacting our current model, we have organized staff based on their function and given them a direct supervisory line. We have two rural branches, so we also brought on a regional branch manager to help provide direct, in-person support for those branches that ultimately report to the executive level at the main branch.

### **CREDIT UNION FAST FACTS:**

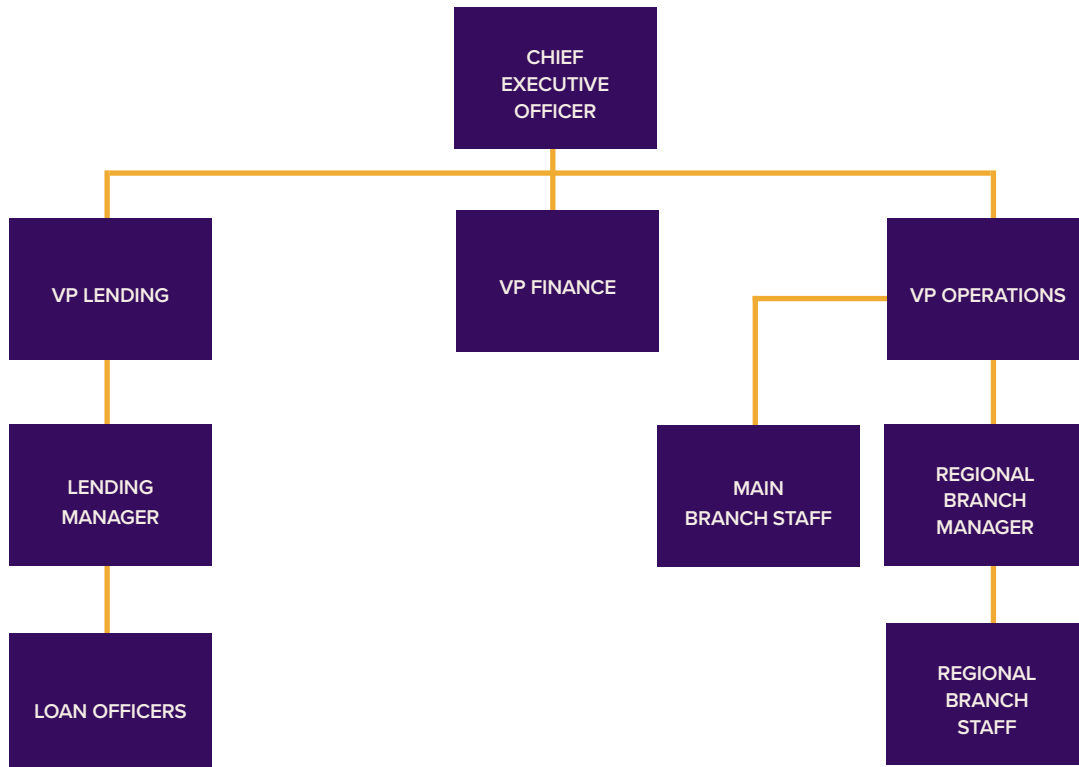
- **Total assets:** \$66,887,209
- **Members:** 4,523
- **Offices:** 3
- **Full-time employees:** 18
- **Part-time employees:** 5
- **Charter:** Federal
- **Membership type:** Community
- **CDFI or MDI:** Neither

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

At our current position, we are as staffed as we intend to be. That said, we hire for the people, not the position, so we have and will find a position for someone that we believe belongs on our team. Since growth is the ultimate goal, we believe this sets us up to have the correct people in place as we move forward.



# Pathfinder FCU Organizational Chart



Credit unions between \$50 - \$100 million in assets  

## Education Personnel FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

Near the end of 2023, we identified a need to create a layer of supervision between the CEO and the rest of the staff (historically, EVERYONE reported directly to the CEO). Adding a COO and CFO, as well as a Marketing Specialist, has allowed the CEO to focus more heavily on strategy.

We also added a Member Service Rep to handle account opening, member onboarding, etc. so that loan officers could focus more on aspects of lending that we were not previously addressing.

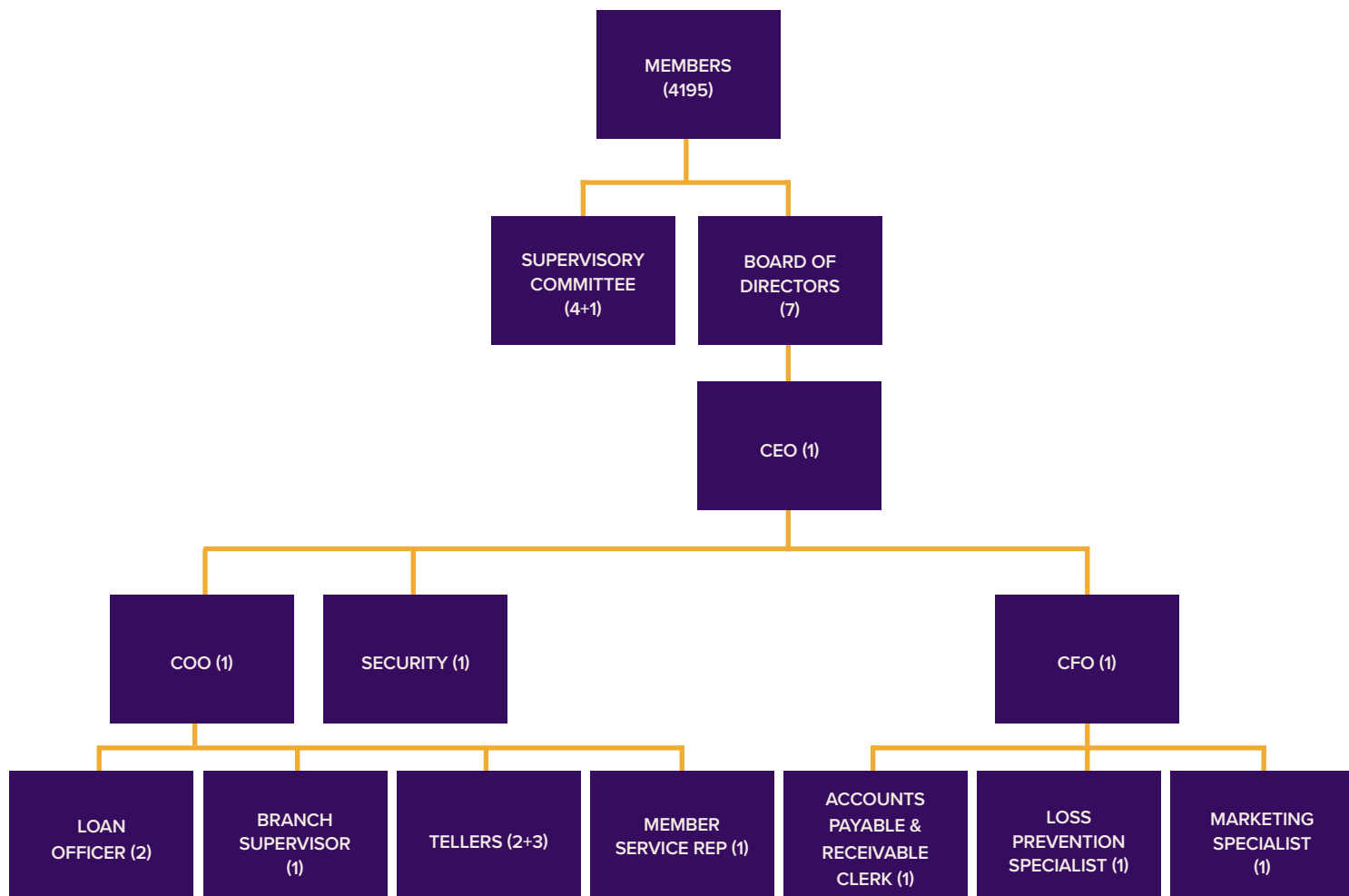
### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

We may add more tellers with the implementation of two ITMs, if deemed necessary by transaction volume. The next C-level employee will be a Chief Lending Officer (CLO), but we don't have specific plans for WHEN that will be.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$67,000,000
- **Members:** 4,100
- **Offices:** 2
- **Full-time employees:** 15
- **Part-time employees:** 2
- **Charter:** Federal
- **Membership type:** Educational
- **CDFI or MDI:** Neither

# Education Personnel FCU Organizational Chart



Credit unions between \$50 - \$100 million in assets 

# Greenwood Municipal FCU

## STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

Overall, the organizational chart is designed to align with the strategic goals of the Credit Union, leaving room for rapid changes and future growth.

**1. Alignment with Strategic Goals** - To radically impact the lives of our Members and the Communities we serve with Trust, Respect, and Unity!

**2. Clear Structure** - Allows team members to know who they report to, directly or indirectly. Establishing clear lines early on, allows for more rapid changes in department formation during growth periods.

**3. Growth and Adaptability** - By including “swim lanes”, breaking out departments is more easily achievable.

**4. Talent Development and Succession Planning** - Based on other strategic initiatives, we are able to clearly see who we would like to develop and where they could fit in.”

## UNIQUE OR SPECIALTY POSITIONS

We currently use the title Member Service Supervisor. This title will be changed going into 2025 to Assistant Branch Manager. This will included added reporting responsibilities and review process.

## GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

Through controlled growth, we are looking to open 7-10 new branches in the next 10 years.

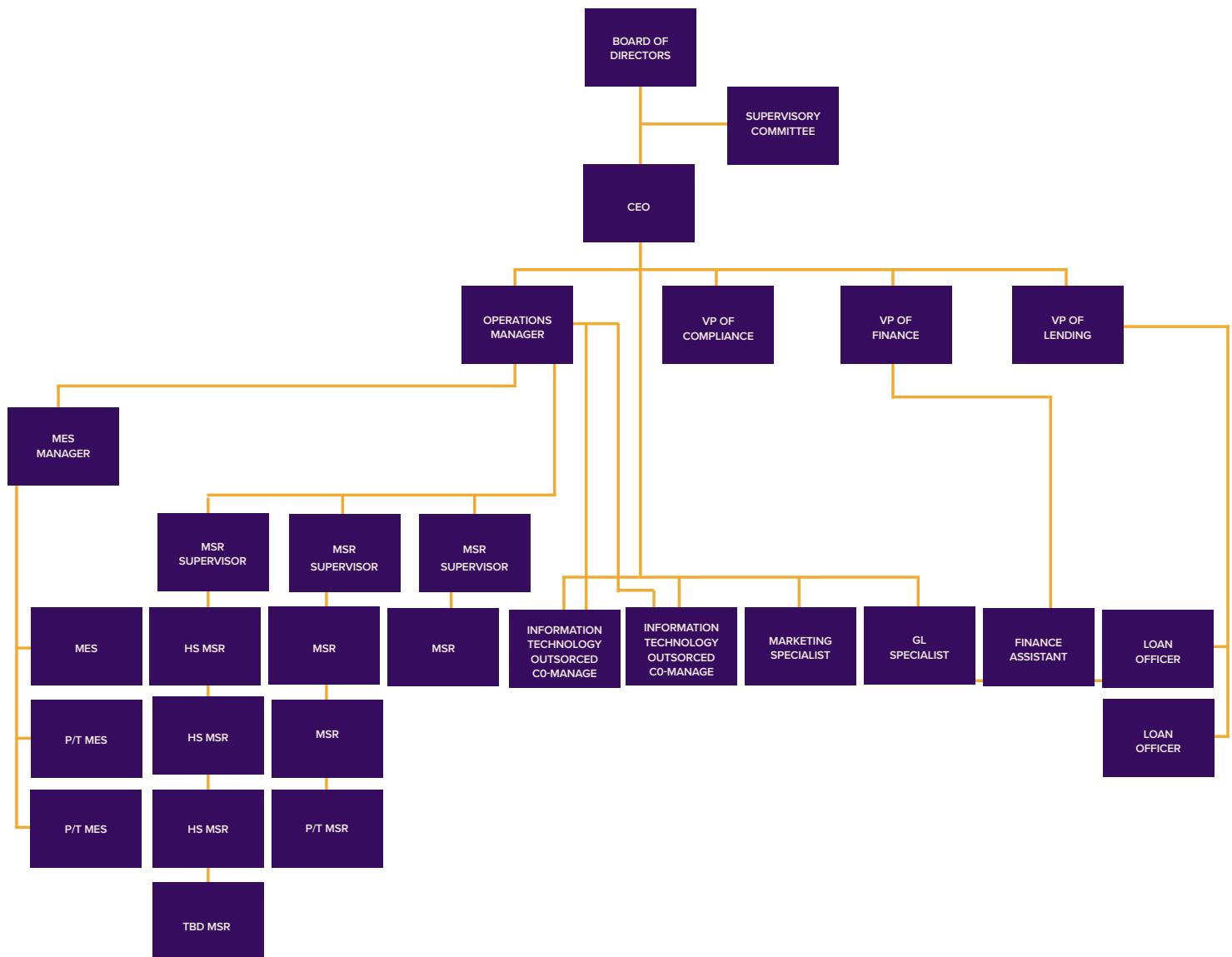
While executing this plan, talent development and succession planning become an vital part of the expansion. Having a solid foundation in place prior to expansion allows us to rapidly develop talent and form new departments.

We are adding 1 new branch next year and have already begun the talent search and training for the new Branch Supervisor and supporting staff. From the method used, it was easy to identify a potential Supervisor and move/create sub-positions.

## CREDIT UNION FAST FACTS:

- **Total assets:** \$67,000,000
- **Members:** 7,147
- **Offices:** 5
- **Full-time employees:** 14
- **Part-time employees:** 4
- **Charter:** Federal
- **Membership type:** Community
- **CDFI or MDI:** MDI

# Greenwood Municipal FCU Organizational Chart

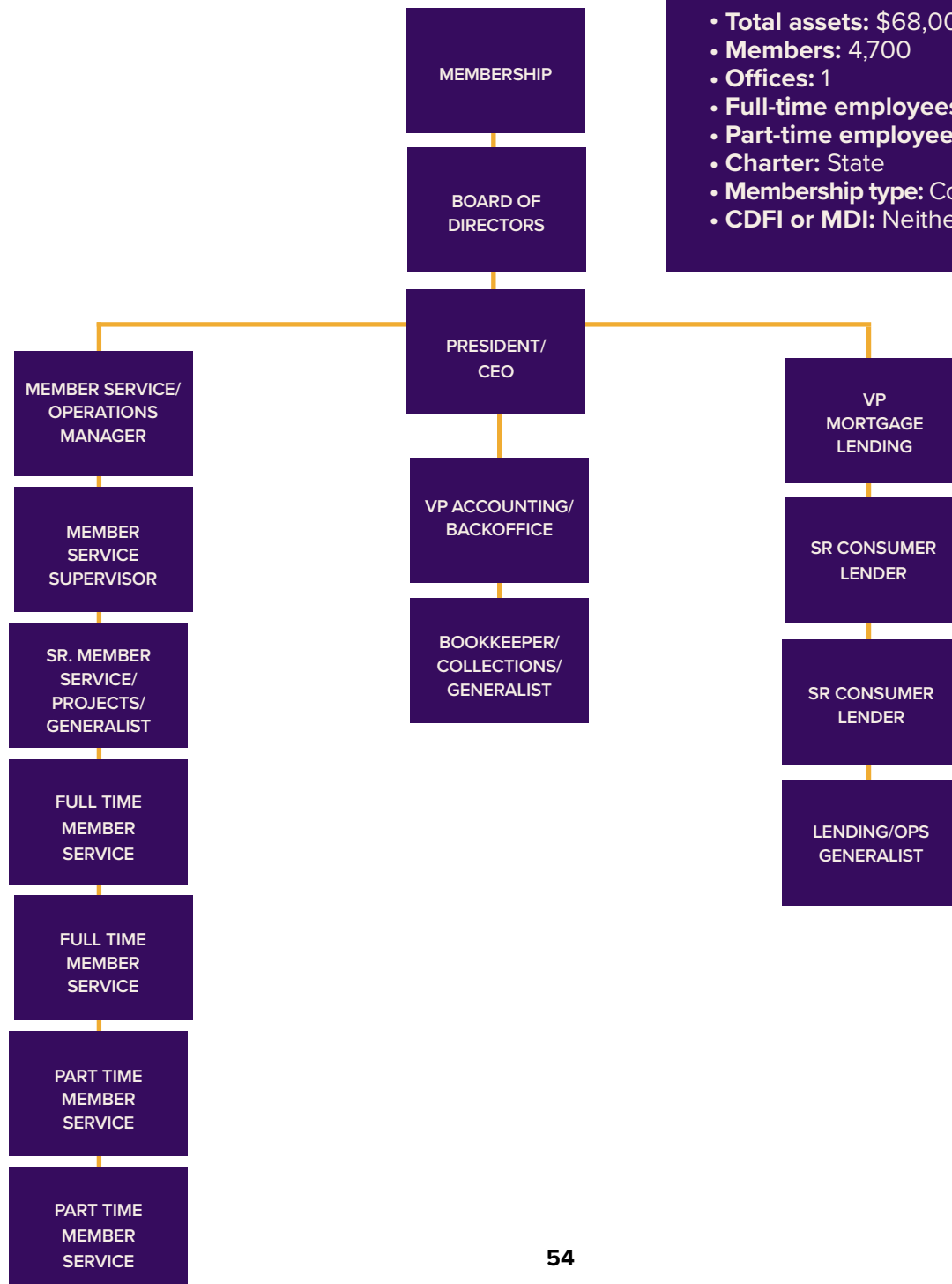


Credit unions between \$50 - \$100 million in assets

# Dillon CU Organizational Chart

## CREDIT UNION FAST FACTS:

- **Total assets:** \$68,000,000
- **Members:** 4,700
- **Offices:** 1
- **Full-time employees:** 11
- **Part-time employees:** 2
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** Neither



Credit unions between \$50 - \$100 million in assets 

## Western New York FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We decided to utilize an effective Management Team, that would become the point person for every department. Each department holds a monthly team meeting that are then shared at the Management level. We recently completed an expansion of our building, keeping in mind that the departments would stay together. This was essential to help with collaboration and teamwork.

### **UNIQUE OR SPECIALTY POSITIONS**

A Community Outreach position was just added this year. This role is responsible for finding areas to connect and assist out in the community. We now have relationships with schools and senior centers in the area that we didn't previously have.

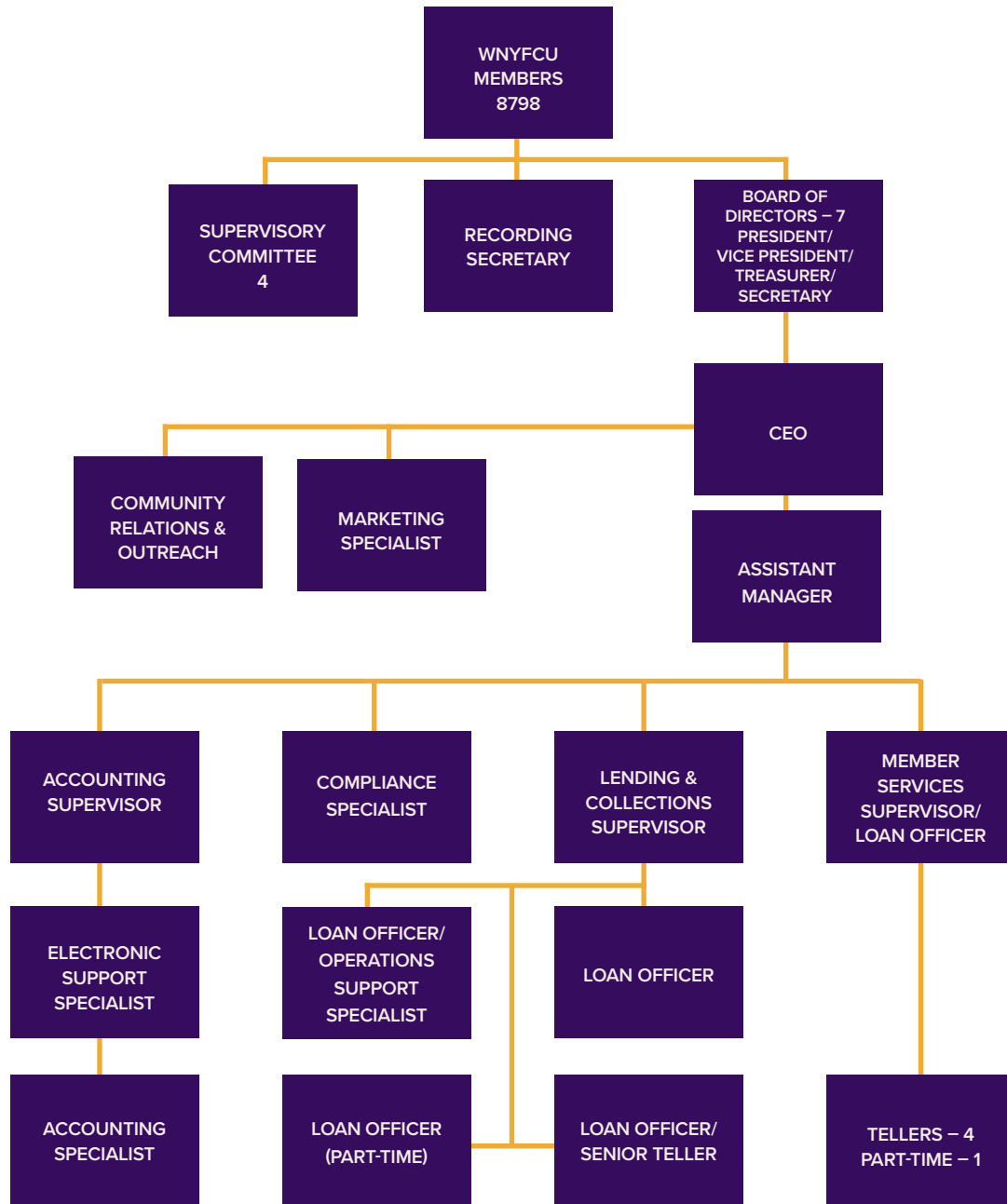
### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

With our recent building expansion, we have decided that , unless outside circumstances changed, we would not be expanding branches beyond our current location. Our goal is to stay on top of digital services the best we can and promoting Shared Branching, the best advocate for credit union membership. It was important for our employees be all in one building to develop a real sense of one united team. The position we are hoping to add is further developing our lending department, to include offering mortgages again. Our current mortgage provider changed roles, leaving us suspending our mortgage loan offering. The immediate need is to fill that void.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$83,304,350
- **Members:** 8,798
- **Offices:** 1
- **Full-time employees:** 17
- **Part-time employees:** 1
- **Charter:** Federal
- **Membership type:** Community
- **CDFI or MDI:** Neither

# Western New York FCU Organizational Chart





Credit unions between \$50 - \$100 million in assets  

## America's First Network CU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

America's First Network CU has strategized the organizational chart for optimum flow. Every new division that AFN acquires brings on their advisory board, which works together with our board of directors. By doing this, each new division of the network keeps their voice in what happens at the credit union while working in a cohort. The executive team is composed of our CEO and VPs. The VPs are broken up by major sections (Lending, IT, and Marketing) who have committees made up from various team members and volunteers across the whole board. As we continue to grow, other VPs will be added to maintain their specialty within the company to allow the flow to stream down. The Sr. Division Director is in charge of the MSR middle management team, our "Division Directors". Directors are what bond our different divisions. They are maintaining each individual division's mission prior to merger, and incorporating the vision and values brought to them from merging.

By doing this, it allows them to continue their own identity while adapting and integrating the new mission AFN implements throughout the "network". All forward-facing team members at the branch level go through their director, who communicates to their senior director. Lending has two managers, who split our lending portfolio needs in two: real estate and consumer lending. We do not do business lending, yet. Lending managers have either processors or an administrator to split the responsibilities for our different lending products. The third middle manager is operations and works closely with their administrator.

### UNIQUE OR SPECIALTY POSITIONS

Our credit union was the first of its kind. We are a "network", and when we have mergers, we give the credit union merging with us the option to become a "division." With this model, the oncoming credit union is allowed to keep their identity and become "XXXX Credit Union, a division of AFN CU". This way, we open up our services to them without confusing the membership.

All divisions have a Division Director, which is the point of contact for each said division. Think of a general manager, but much more involved. Those directors report to the Senior Director, which falls under executive management to keep a flow. Division Directors typically come from mergers and were the CEOs or Executives prior to joining our network through merger. They, more than anyone already with AFN or a new hire, understand

### CREDIT UNION FAST FACTS:

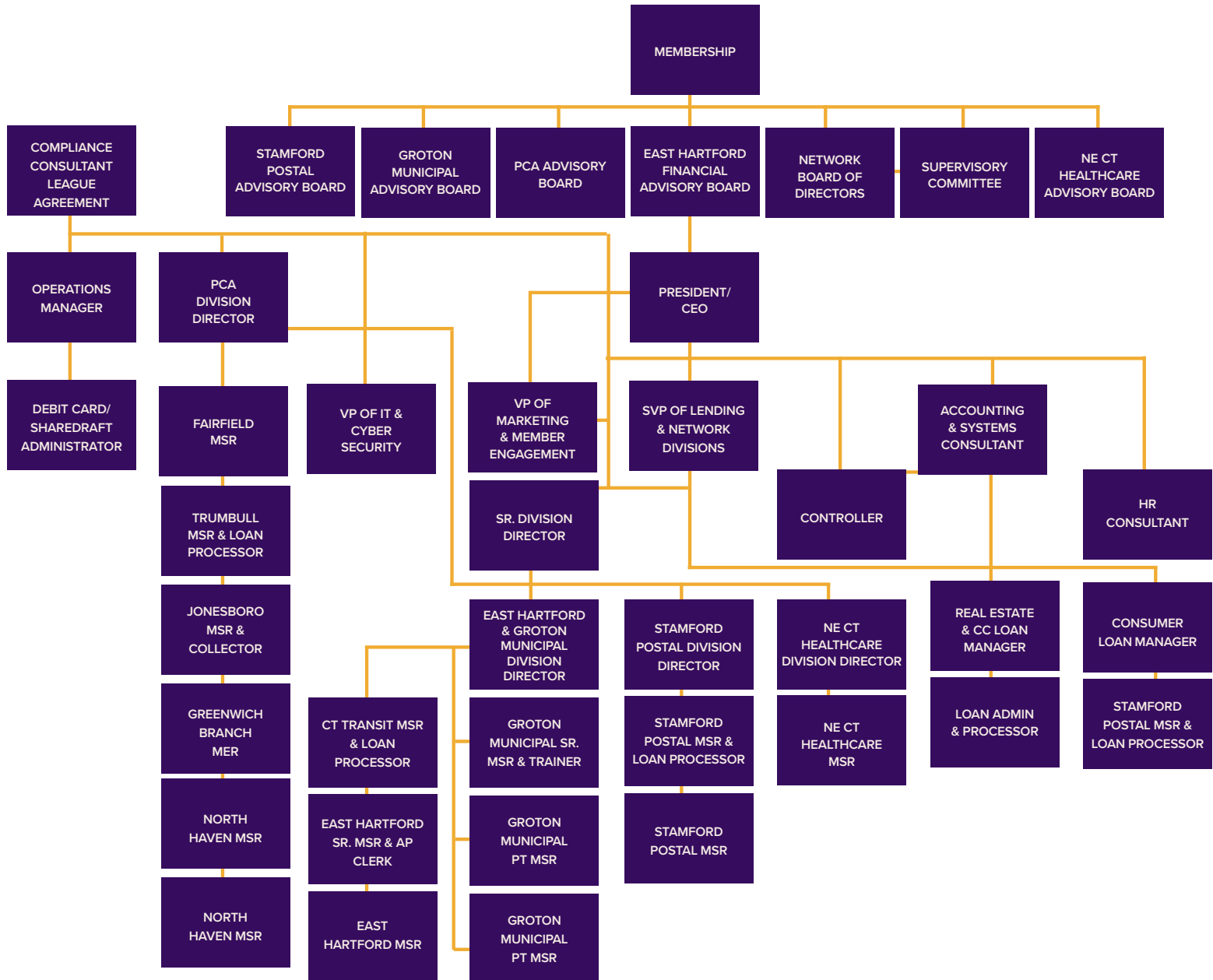
- **Total assets:** \$85,000,000
- **Members:** 7,500
- **Offices:** 10
- **Full-time employees:** 26
- **Part-time employees:** 2
- **Charter:** State
- **Membership type:** Multi-group occupational
- **CDFI or MDI:** Neither

the staff that is already employed by XYZ coming on. More importantly they have a full knowledge of what's important to their field of membership prior to the merger. Allowing for minimal impact on our members throughout the merging process.

**GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

In the next few years, we plan to continue speaking with smaller credit unions that don't offer as many services and showing them why bringing them onto our network would benefit their membership. AFN's model is a new way of merging, it allows the oncoming credit unions to hold onto their identity with their name thus becoming a division of America's First Network Credit Union. The employees and boards are kept close so we can adapt cohesively. This model makes merging with AFN very appealing to merge with, it allows them to not lose touch with their field of membership, while offering them much more. The most difficult part of mergers for any institution is typically change; by using our model, it shows the members we are here for them. This allows us to continually have more offices available to our members in different geographical locations. Unlike other credit unions, or do I dare say banks, we don't send a letter saying "Hi, everything you love about XYZ Credit Union is about to change." By doing this we retain current members and educate them that we're not just a place to put your money. We have begun working towards more advocacy and education which will also allow positions to open up within the network for continued growth.

# America's First Network CU Organizational Chart



Credit unions between \$50 - \$100 million in assets  

## Marshfield Medical Center CU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We begin shifting away from traditional in-branch positions to focus on expansion outside of the branch. The business development specialist is the first such position for the credit union. As individuals retire, we will reallocate resources to membership growth and outsource services (like internal audit) to vendors to assist.

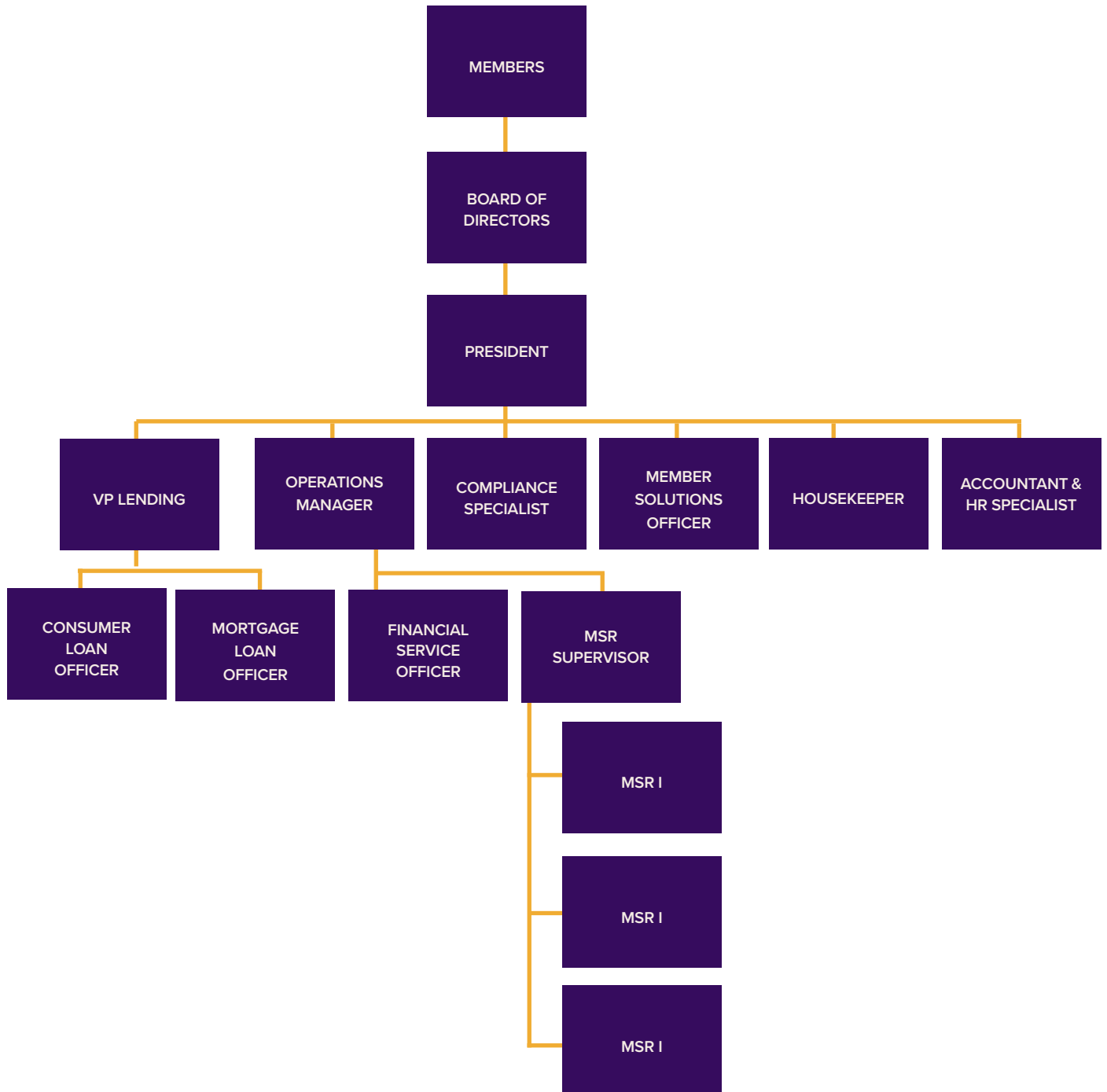
### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

The addition of new branches centers around a rebranding strategy we're exploring that should be implemented by the end of 2025 or the beginning of 2026. We'll determine future growth opportunities once the dust settles from the rebrand.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$88,414,288
- **Members:** 3,701
- **Offices:** 1
- **Full-time employees:** 10
- **Part-time employees:** 1
- **Charter:** State
- **Membership type:** Multi-group occupational
- **CDFI or MDI:** Neither

# Marshfield Medical Center CU Organizational Chart



Credit unions between \$50 - \$100 million in assets 

## Ferguson FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We have eliminated most of our “C” level roles to concentrate on departmental leaders who have similar authority to their C-Suite equivalents. This has empowered more leaders and, in turn, lowered payroll. However, it has also uncovered the need for more leadership group meetings to ensure that everyone is on the same page.

We made these changes as we have seven offices and two school branches while being <100M in assets.

### **UNIQUE OR SPECIALTY POSITIONS**

We have an Education Liaison role, which manages two High School Credit Union Branches & teaches courses within our two school districts. Our Relationship Manager role performs business development duties.

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

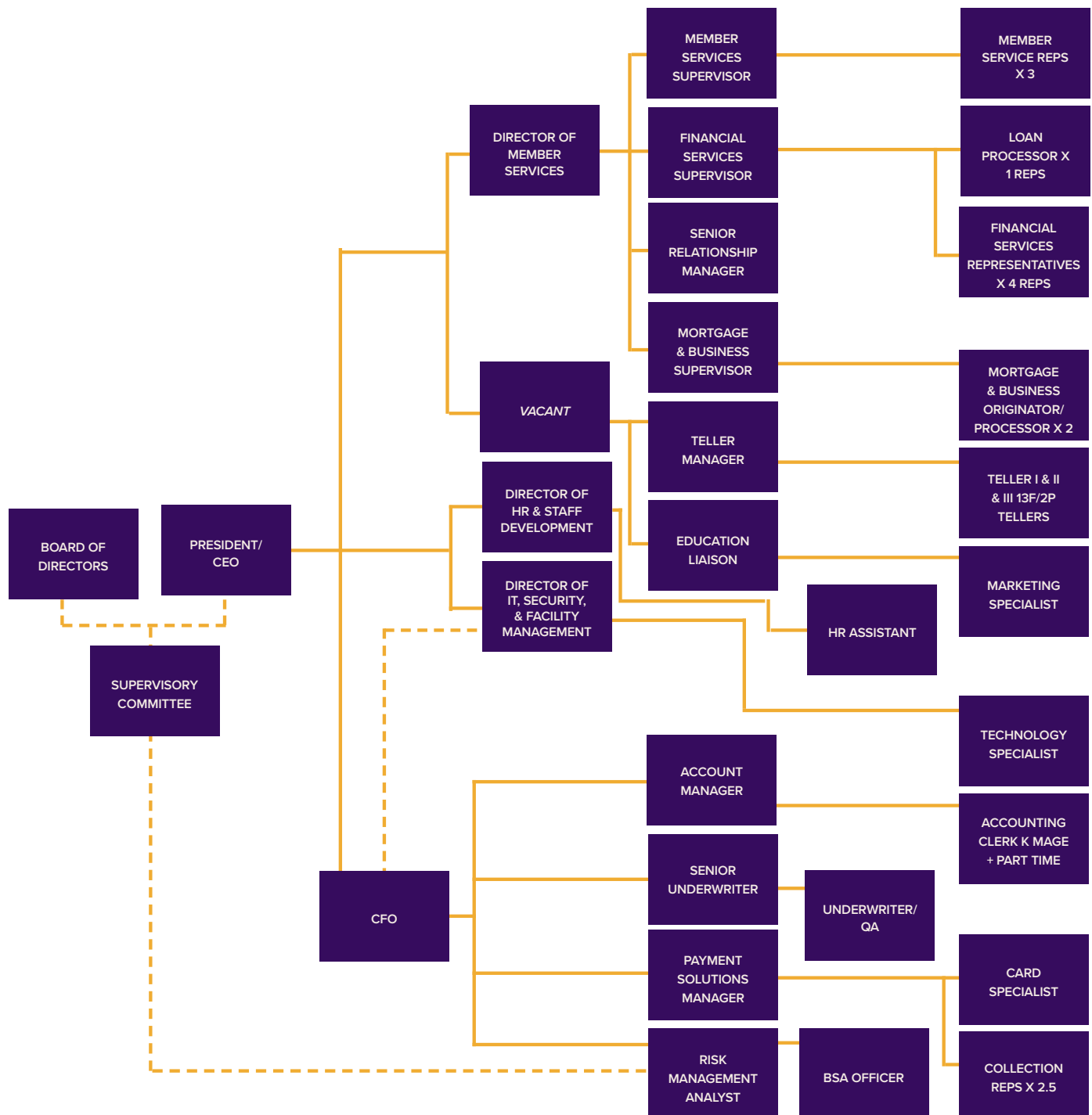
Our credit union is adding one unmanned branch location in 2025 (currently under construction) and is planning to add two in 2026 after our approval by the NCUA to add to our underserved geographic area. These branches will have ATMs and at least one office that will be monitored and serviced via our Ferguson Anywhere team at our main office. We will not need staffing at these locations with electronic controls in place. Still, we will be a full-service location to open accounts, apply for and book loans, obtain official checks & money orders, receive statement copies, etc.

We do not believe that branches are becoming less of a service center but more of an anchor in the community. As time passes, branches will become more of a billboard versus a place to conduct business. However, we believe that we cannot close branches because that would take our advantage over large online banks in our communities.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$93,408,356
- **Members:** 10,347
- **Offices:** 7
- **Full-time employees:** 47
- **Part-time employees:** 1
- **Charter:** Federal
- **Membership type:** Community
- **CDFI or MDI:** CDFI

# Ferguson FCU Organizational Chart



Credit unions between \$50 - \$100 million in assets 

## University of Toledo FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We basically have a top-down organizational chart.

CEO, under which are COO, CFO, VP of Lending. Under COO are Compliance, Card Services and Marketing. Under CFO is no one. We're a small credit union. Under VP of Lending, are MLO, two Loan Processors and a part time Loan Clerk.

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

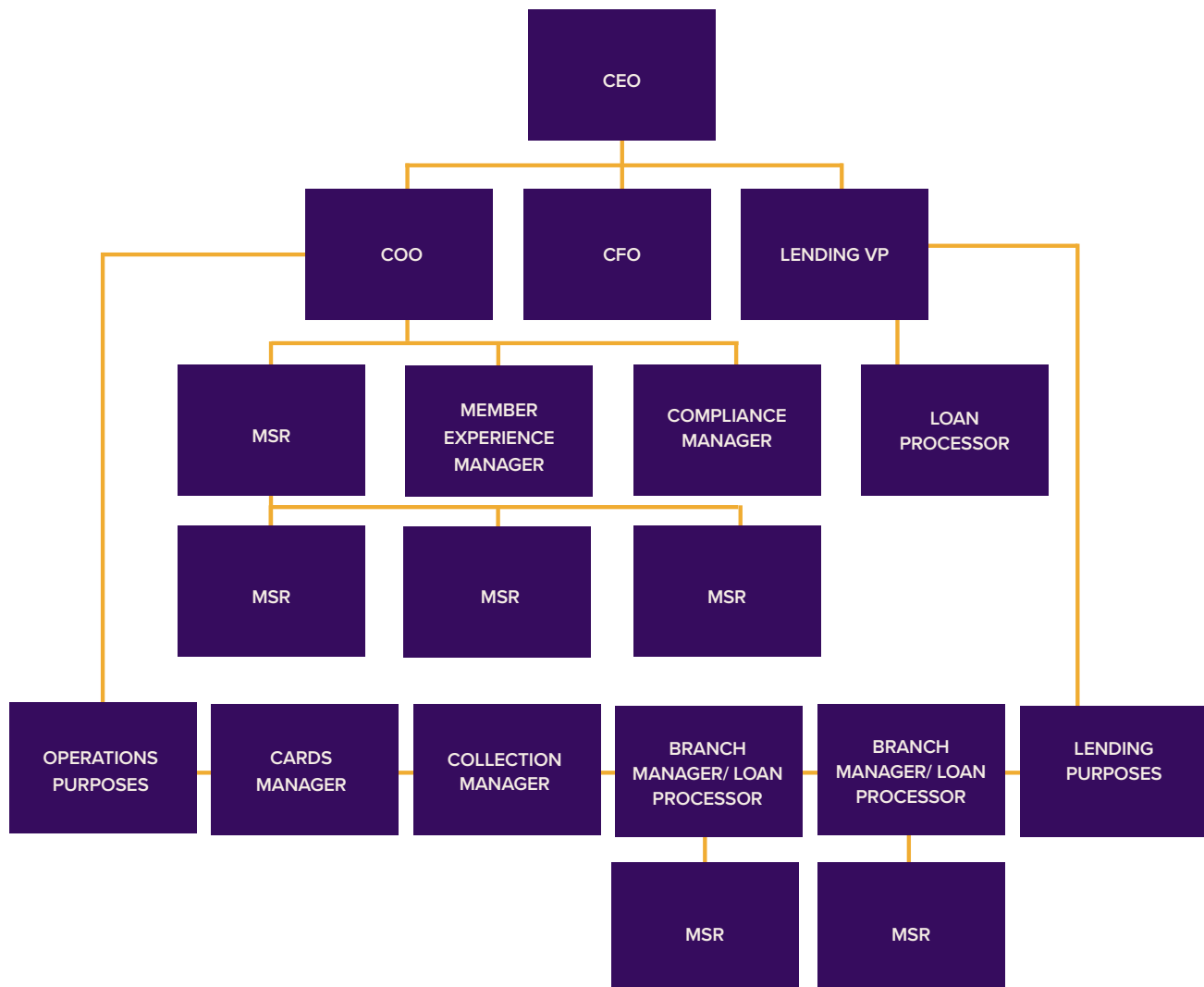
We are currently looking at purchasing the branch of another credit union. This is a work in progress, after which, there are no plans for branch expansion at this time.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$93,531,594
- **Members:** 5,500
- **Offices:** 3
- **Full-time employees:** 15
- **Part-time employees:** 1
- **Charter:** Federal
- **Membership type:** Educational
- **CDFI or MDI:** CDFI



# University of Toledo FCU Organizational Chart



Credit unions between \$50 - \$100 million in assets  

## Good Neighbors FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

We have made a strategic decision to increase the size of our staff to try and get ahead of our growth. We want to protect the “Good Neighbors” experience as we grow.

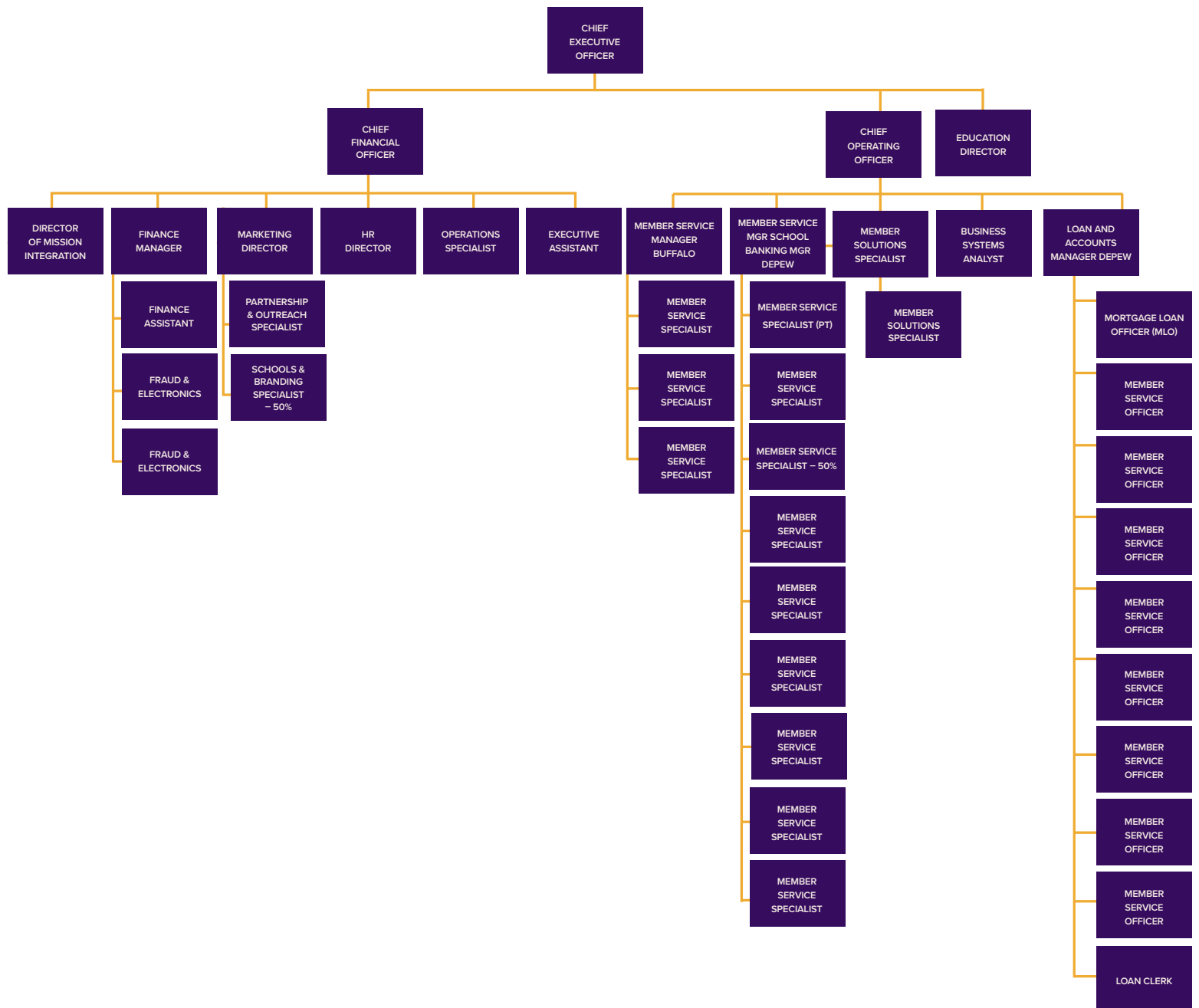
### **UNIQUE OR SPECIALTY POSITIONS**

The Director of Mission Integration is primarily responsible for compliance.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$94,000,000
- **Members:** 10,000
- **Offices:** 3
- **Full-time employees:** 36
- **Part-time employees:** 2
- **Charter:** Federal
- **Membership type:** Community
- **CDFI or MDI:** Neither

# Good Neighbors FCU Organizational Chart



Credit unions between \$50 - \$100 million in assets 

## Archer Cooperative CU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

Our credit union has tripled in asset size and staff numbers in the last twenty years. As a result, our current strategy includes a focus on specialization of duties and further definition of roles within the deposits, lending, and back-office operations (compliance, IT, accounting) departments. Although Archer Cooperative Credit Union is still considered a small employer with less than 50 employees, we are proactively positioning the credit union to have more subject matter experts, rather than “jack-of-all-trades”

positions. We believe this shift helps us to achieve our strategic objectives. Serving small, rural communities in central Nebraska can present staffing challenges. However, within our strategic advancements, we stick close to the credit union adage of “people helping people” and ensure our staffing capacity more than meets our members’ needs. We believe this becomes even more valuable as the financial industry moves more toward technology, especially artificial intelligence (AI). We have shared our staff organization with other local and/or similarly sized credit unions to assist others that may be going through similar growth.

### UNIQUE OR SPECIALTY POSITIONS

We have four branches in four different towns: Central City (main location, Merrick County), Archer (original location, Merrick County), St. Paul (newest location, Howard County), and Dannebrog (Howard County). Our branches in Central City and St. Paul are in larger towns and therefore are staffed to support the increased day-to-day traffic. In the past year, we’ve onboarded two “floating” Member Service Representatives to be the first to support staffing needs across all four branches. Each Floating MSR has a home branch at two of our smallest branches (Archer and Dannebrog) and will fill in as needed at the larger locations nearby (Central City and St. Paul). Having these positions in place has provided much-needed relief to branch managers as they navigate the needs of their branch in the midst of unexpected absences as well as popular times for vacations throughout the year.

### GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

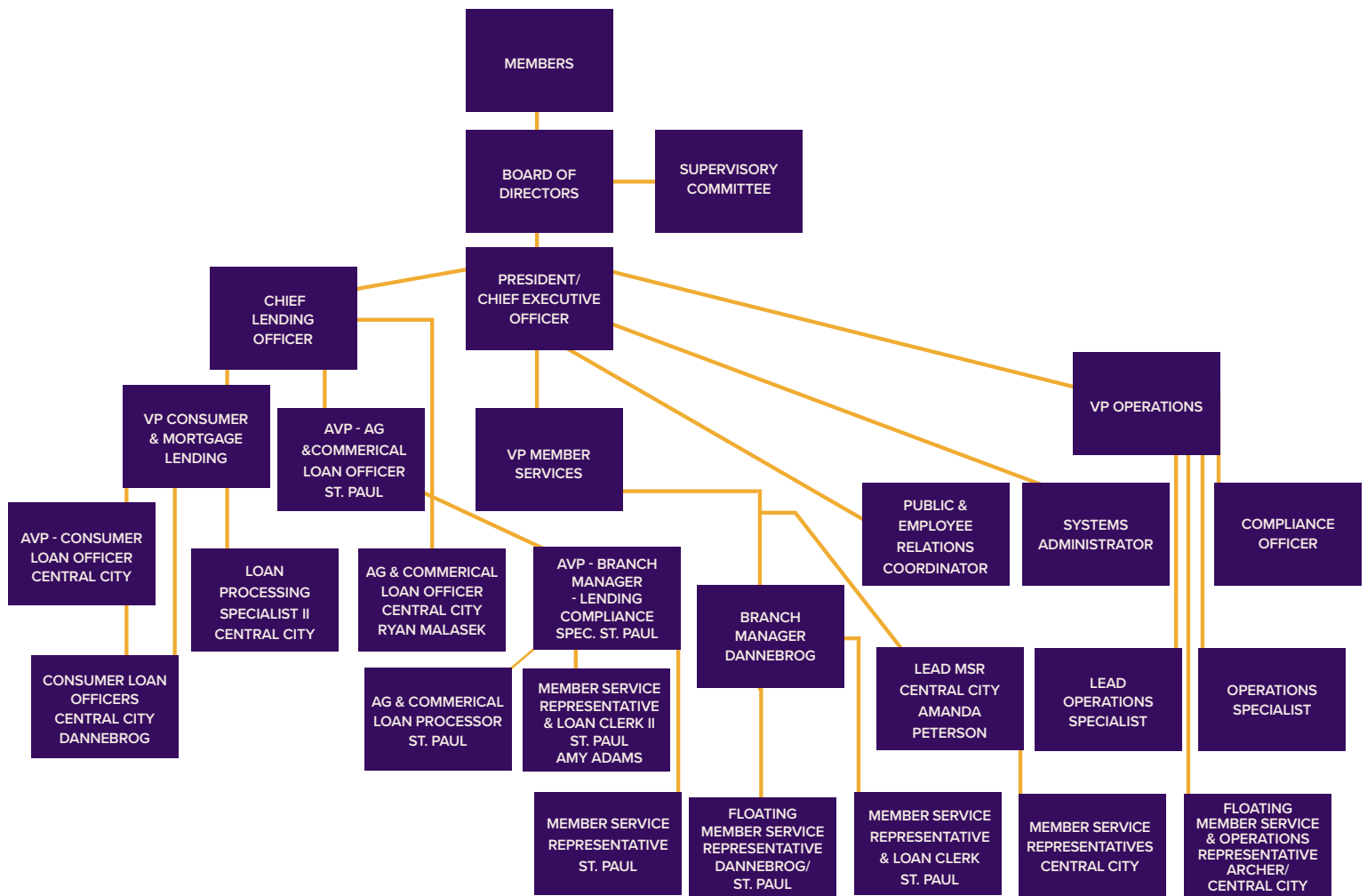
Within the next two-to-five years, we plan to add only a couple of staff positions to the credit union to replace a couple of existing staff members retiring. We are considering a program to include part-time staff, focusing on area high school students, to provide simple functions for end-of-day hours and weekends. These times of the day and week have been identified as current stress points in our existing staffing structure. Archer

### CREDIT UNION FAST FACTS:

- **Total assets:** \$95,041,640
- **Members:** 5,293
- **Offices:** 4
- **Full-time employees:** 27
- **Part-time employees:** 0
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** Neither

Cooperative Credit Union is not currently considering any new construction but is actively watching a couple of small area banks to see if there are any opportunities to meet community financial needs there. Within the next two to five years, we will be focusing internally on growing our member service capabilities through a combination of staff training and education, as well as technological enhancements. We feel this aligns well with our belief that, as our society and industry moves faster toward AI, our credit union's emphasis on a local, human touch becomes ever the more valuable.

# Archer Cooperative CU Organizational Chart



Credit unions between \$50 - \$100 million in assets  

## Forrit CU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

We put an emphasis on flexibility and being a well-trained team. So we prioritize ensuring that our team receives the training they need and that they are capable of handling a lot of various things a member may need.

### UNIQUE OR SPECIALTY POSITIONS

Listed below are the unique roles:

- **Director of Development** oversees Learning and Development and Community Engagement.
- **Member Support Specialist** supports lending and member service functions with titling, loan funding, and loan detail work.
- **Member Relationship Specialists** are our frontline Universal agent roles.
- **Branch Leads** are our Branch managers.

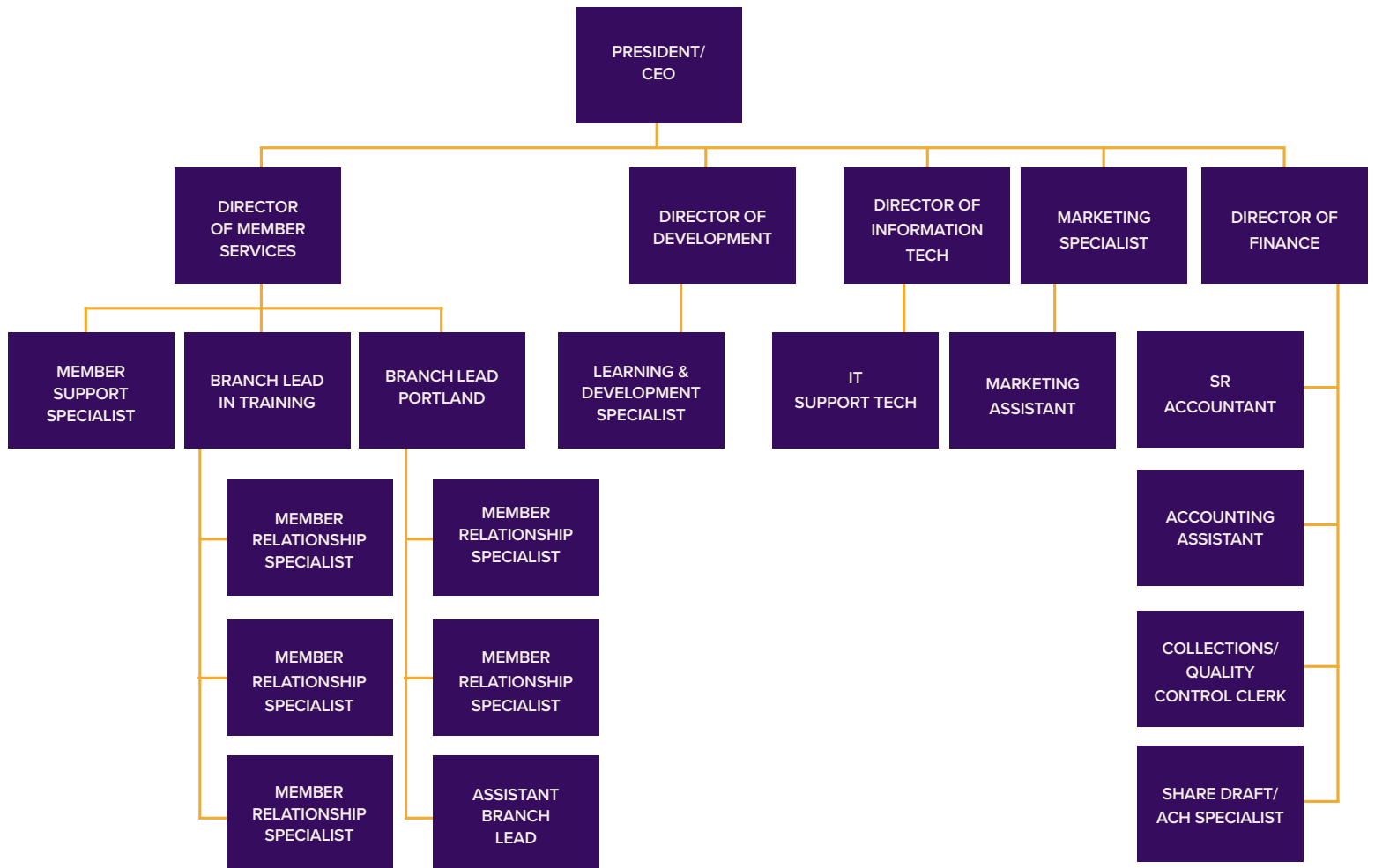
### GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

We are planning to continue to look for branching opportunities once we get our current branches performing well. But our plan is to do so every 2-5 years.

### CREDIT UNION FAST FACTS:

- **Total assets:** \$97,000,000
- **Members:** 4,800
- **Offices:** 3
- **Full-time employees:** 21
- **Part-time employees:** 1
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** Neither

# Forrit CU Organizational Chart





Credit unions between \$50 - \$100 million in assets  

## Seaport FCU

### STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE

We recently implemented a significant restructuring of our organizational chart, with the goal of improving the management of member services. One of the most impactful changes was the decision to permanently assign employees to specific branches, rather than rotating them as we did previously. In the past, a single manager oversaw multiple branches, which led to challenges in providing sufficient oversight and support. However, by giving each employee a permanent “home” branch, we have seen smoother operations and increased job satisfaction across the board.

This success can be attributed to a thorough analysis of each department and branch, and a careful consideration of their specific needs. As CEO, I also made it a priority to connect with each employee individually, both before and after the changes, to gain a clear understanding of their perspectives and ensure a smooth transition.

Overall, these changes have led to a more cohesive team, greater efficiency, and a stronger sense of support and belonging for our employees. Moving forward, we will continue to assess the needs of each branch and department to ensure we maintain this positive momentum.

### UNIQUE OR SPECIALTY POSITIONS

Our Money Service Business Coordinator.

### GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?

We have been developing both long- and short-term strategies for employee retention. A significant portion of our staff is young, and we have identified individuals who exhibit strong interest and motivation to advance within the credit union movement. While they may not yet be ready for their ideal roles, we are actively fostering their growth by providing opportunities for training, attending conventions, and participating in networking events.

The goal is to inspire and expose them to the possibilities of leadership development, positioning them as emerging leaders within the organization.

Looking ahead, we have plans to create several new leadership positions within the next two years. We have already begun a discreet recruitment process and, as the time

### CREDIT UNION FAST FACTS:

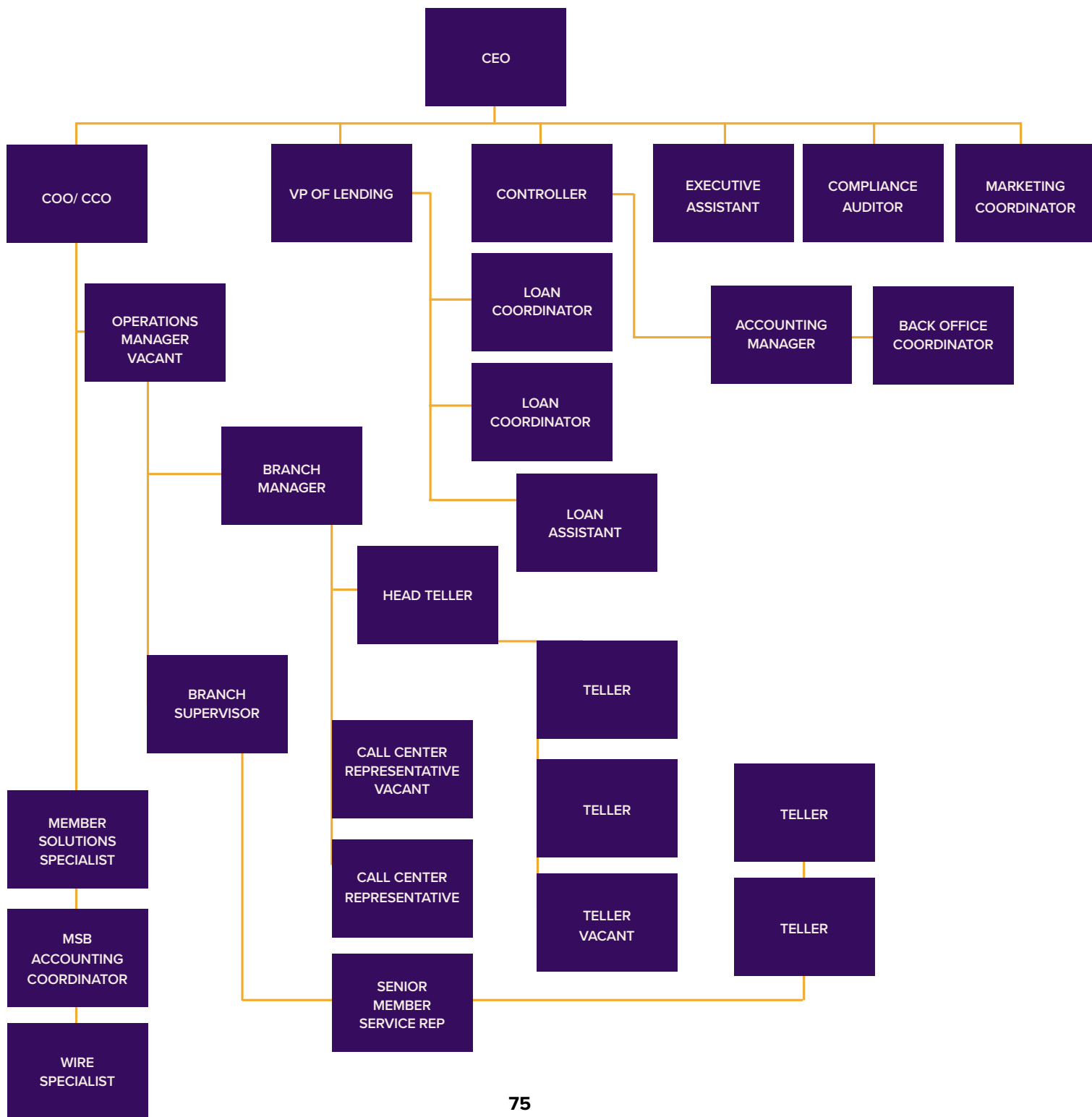
- **Total assets:** \$97,000,000
- **Members:** 5,200
- **Offices:** 3
- **Full-time employees:** 21
- **Part-time employees:** 1
- **Charter:** Federal
- **Membership type:** Multi-group occupational
- **CDFI or MDI:** Neither

approaches, we will expand the search publicly. Our intention is to identify and begin training potential candidates well in advance, ensuring they are prepared for these roles when they become available.

Regarding our branch strategy, we do not currently foresee the need for additional physical branches. We currently operate two full-time offices and one part-time office. Instead, our focus is on expanding our ATM network and continuing to enhance our mobile services. To manage costs efficiently, we do not own or maintain our ATMs, but we offer them as a service to our members. While this does not generate direct revenue, the strategic placement of ATMs in new locations has contributed to an increase in membership.

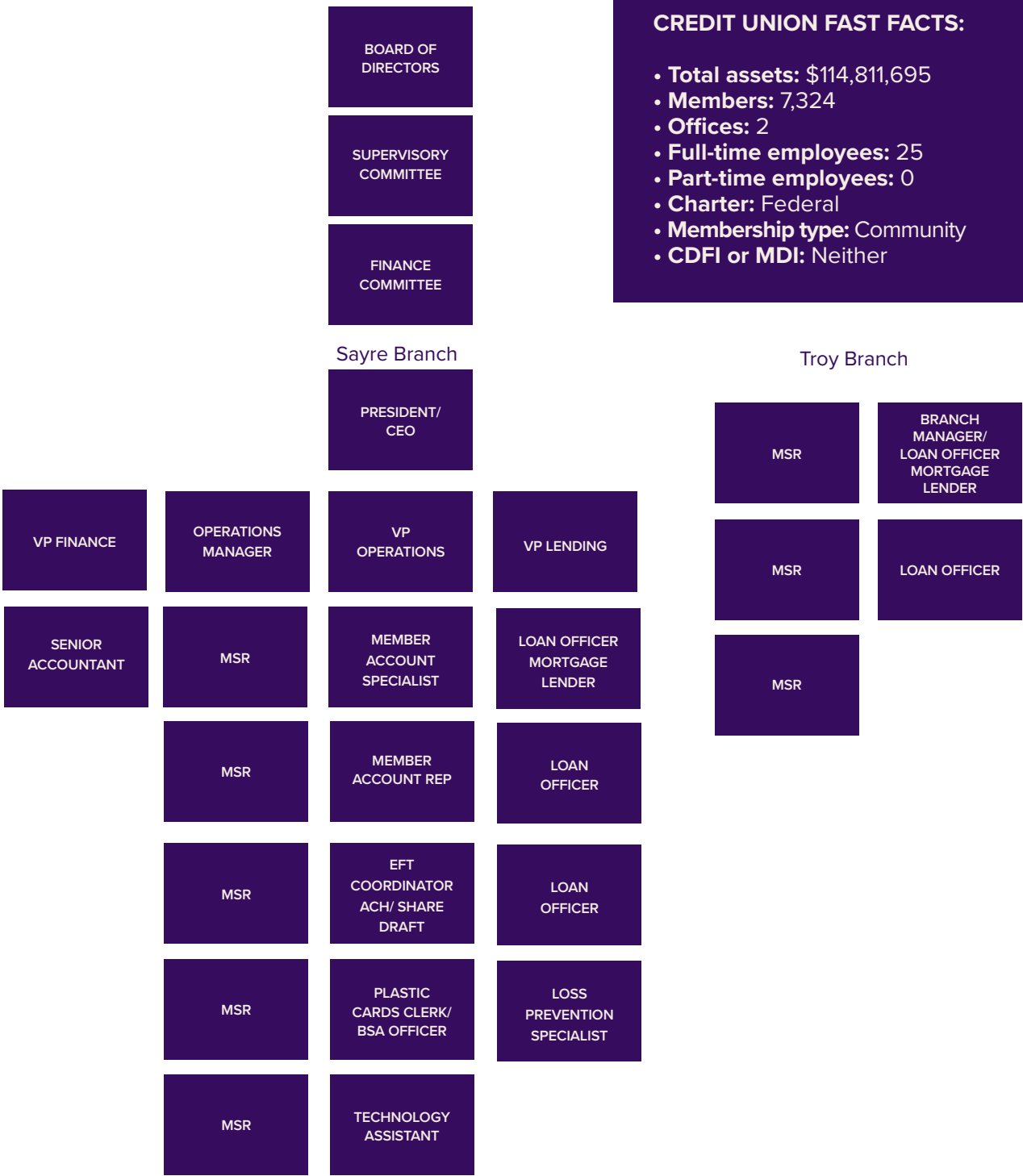
Additionally, we have implemented online account opening and loan services to better serve both prospective and current members who are not located near our offices. This digital expansion allows us to reach a broader audience and continue meeting the evolving needs of our members.

# Seaport FCU Organizational Chart



Credit unions above \$100 million in assets

# Guthrie Community CU Organizational Chart



## CREDIT UNION FAST FACTS:

- **Total assets:** \$114,811,695
- **Members:** 7,324
- **Offices:** 2
- **Full-time employees:** 25
- **Part-time employees:** 0
- **Charter:** Federal
- **Membership type:** Community
- **CDFI or MDI:** Neither

Credit unions above \$100 million in assets  

## Tarrant County's CU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

It's important for us to have an organization that is 3-deep in all areas of the credit union operations. Every department manager knows first-hand the duties of the supervisor and every supervisor knows first-hand the duties of the employees who report to them. The same is true laterally. As an example, the Lending Service Rep knows first-hand the duties of the Loan Support Specialist, etc.

### **UNIQUE OR SPECIALTY POSITIONS**

We created an Engagement & Community Development Manager position a couple of years ago. This role handles all community outreach efforts and events and all internal employee engagement efforts and events, with a focus on our culture and core values. This is a critically important role but is often overlooked, and typically not allocated the needed attention to be impactful in both areas. This singular focused position allows for this to occur.

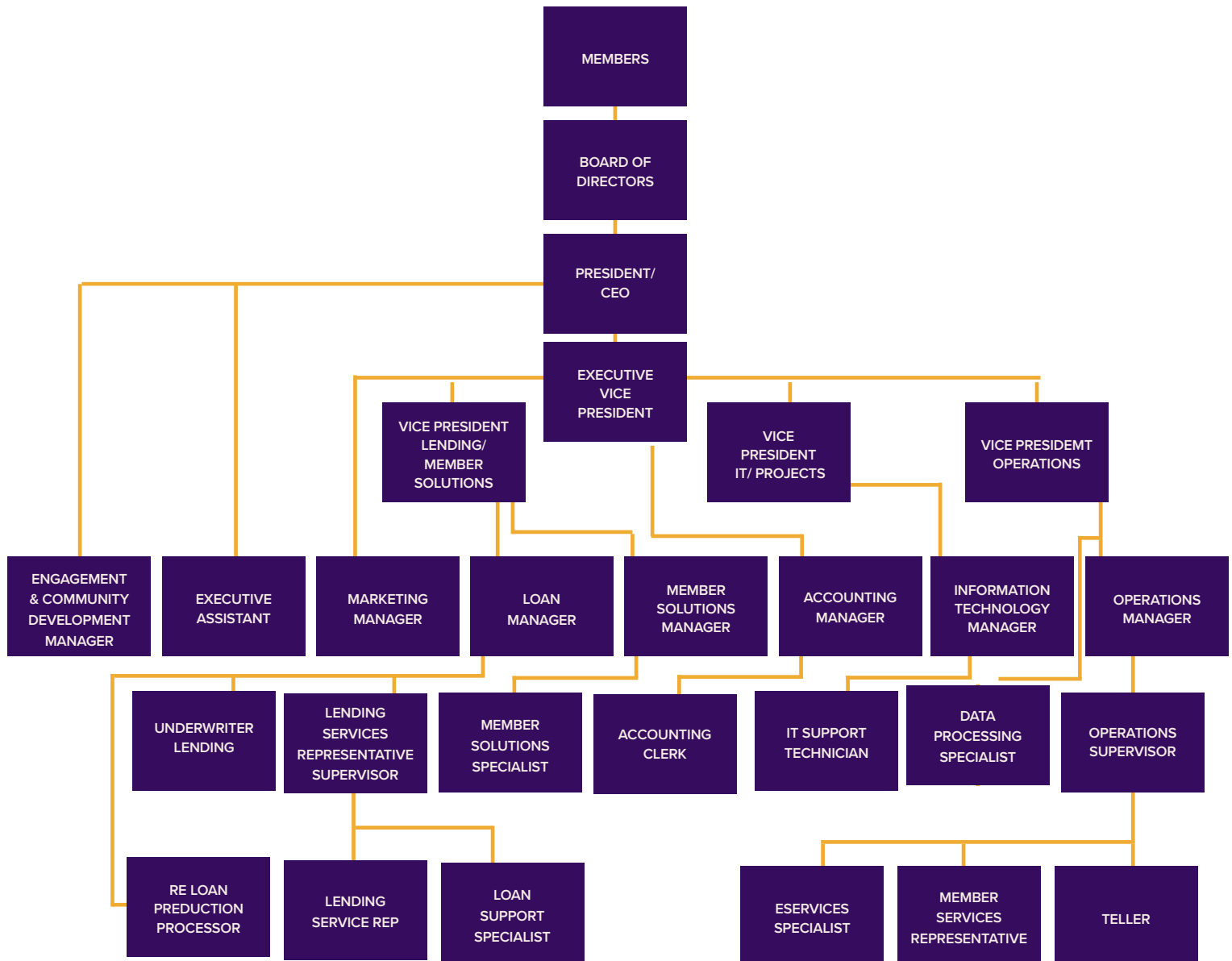
### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

We're looking to hire a Talent Development Specialist in 2025 and a Project Manager/ Specialist in 2025/2026. Our front-line staff will be trained to be Universal employees starting in 2025 as branch lobby traffic continues to erode due to the continued increase in member mobile and online adoption levels. The Universal employee will assist the lending and operations contact-centers, where volume in both areas continues to increase.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$118,000,000
- **Members:** 11,500
- **Offices:** 4
- **Full-time employees:** 40
- **Part-time employees:** 1
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** Neither

# Tarrant County's CU Organizational Chart



Credit unions above \$100 million in assets  

## United Savings CU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

I would describe our strategy as a distributed workload model where each branch manager needs to handle the day-to-day scheduling and operations of their respective branch, as well as a specific/assigned area like Records / HR / Card programs / Accounts payable / IRAs. This distribution to the branches allows more staff to be exposed to various functions and most times trained as backup for a given area to cover for vacations or Out of Office time for primary staff for a given area/dept. This helps us build our bench strength with staff that have been exposed to more areas/functions than if they only worked in one area. I believe this helps keep them more engaged and growing in their own knowledge of our operations.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$119,224,063
- **Members:** 7,200
- **Offices:** 5
- **Full-time employees:** 32
- **Part-time employees:** 1
- **Charter:** State
- **Membership type:** Community
- **CDFI or MDI:** Neither

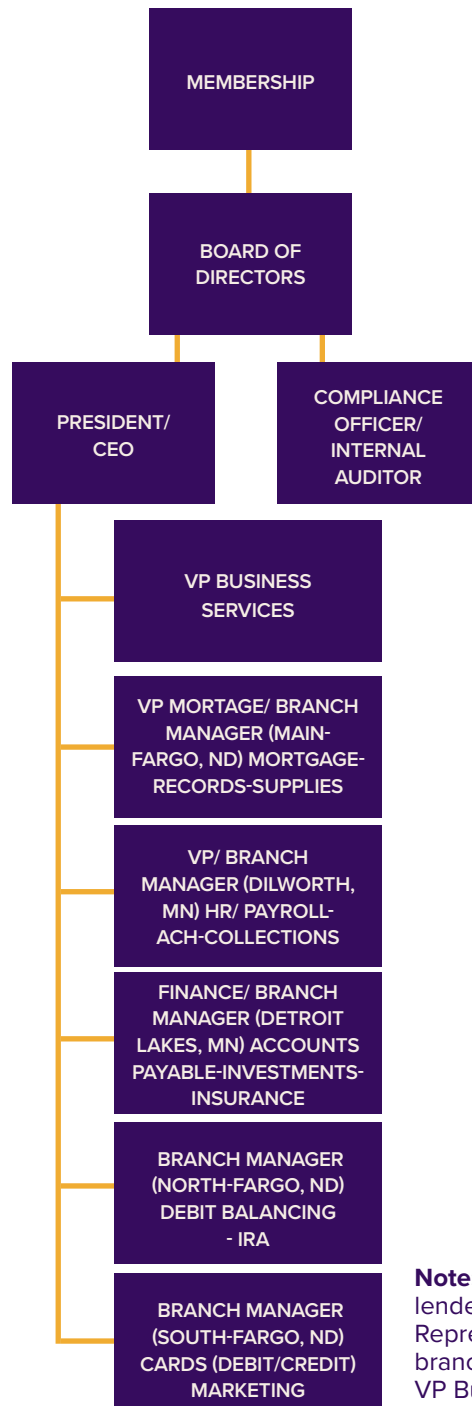
### **UNIQUE OR SPECIALTY POSITIONS**

As we grew, we found the supervisory committee was being overwhelmed with reporting and were missing things. We discussed with our regulator and modified our bylaws to implement an Internal Audit role to replace the Supervisory Committee. Our compliance officer was willing to take on an Internal Audit function and agreed to report directly to the Board. It was a great fit and works well.

### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

Having two recent mergers (1/1/2023 & 1/1/2024), and now having five branches, we feel there are a few positions we are looking to create with part-time assignments - growing into full time roles: Marketing - we need to get “younger” through reaching those younger demographics where they are; Internal Trainer - with five branches, we need more consistency in our training across branches so members receive the same service / answers no matter what branch they walk into; CFO - this role is too important to get pushed aside by the day-to-day responsibilities of a branch manager so looking to create this position.

# United Savings CU Organizational Chart



**Note:** Each branch has one consumer lender and multiple Member Services Representatives CEO's office in South branch, Compliance Officer in Main branch, VP Business Services in North Branch



Credit unions above \$100 million in assets 

## Delaware State Police FCU

### **STRATEGY AND APPROACH BEHIND THE ORGANIZATIONAL STRUCTURE**

Our organizational chart does not flow as it should due to some conflicts between management. The VP of Operations should oversee all the branch staff and managers.

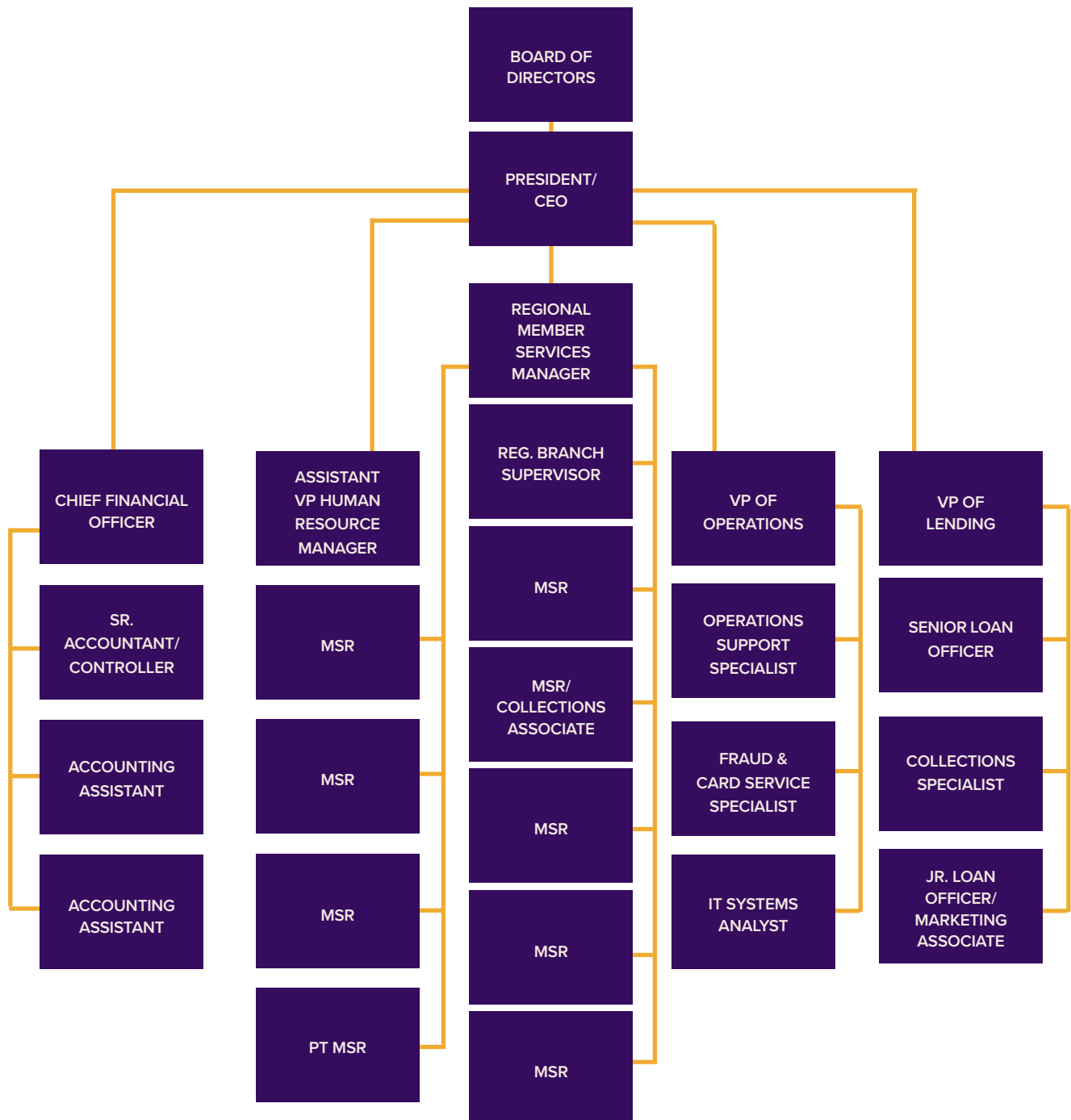
### **GROWTH PLAN: OVER THE NEXT 2-5 YEARS, HOW WILL THE BUSINESS PLAN EVOLVE?**

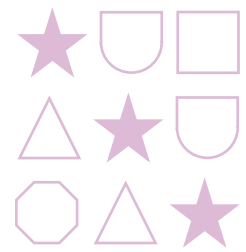
We plan to relocate one of our branches, we are currently sharing space with another credit union.

### **CREDIT UNION FAST FACTS:**

- **Total assets:** \$129,000,000
- **Members:** 8,521
- **Offices:** 3
- **Full-time employees:** 23
- **Part-time employees:** 1
- **Charter:** Federal
- **Membership type:** Single-group occupational
- **CDFI or MDI:** Neither

# Delaware State Police FCU Organizational Chart





Credit unions above \$100 million in assets

# Latah CU & Organizational Chart

**GROWTH PLAN: OVER THE NEXT 2-5 YEARS,  
HOW WILL THE BUSINESS PLAN EVOLVE?**

We intend to hire another loan officer and new accounts officer within the next couple of years.

**CREDIT UNION FAST FACTS:**

Total assets: \$159,000,000  
Members: Offices: 4  
F/T Employees:: 25  
P/T Employees:: 0  
Charter: State  
Mem Type: Community  
CDFI or MDI: Neither

