These are no longer just characteristics of start-ups and risk tolerant businesses in cutting-edge industries; these are characteristics of the businesses that survived from the old world into the new one that now lies before us.

The COVID-19 crisis merely accelerated the trends in technology and changes in consumer behaviors we saw coming on the horizon. It’s no longer an option to put off innovation for another day. This previously ‘nice to have’ factor is now an essential element of business strategy. So, what new innovations will you take on to adapt into this new world?

Think back to your life in August 2019. You were likely preparing for the upcoming school year, enjoying the last full month of summer with an out of town vacation, or simply enjoying the company of friends and co-workers at a restaurant. I can almost grasp what that felt like, but, and this is the understatement of the century, a lot has changed since last year.

WE ARE LIVING THROUGH THE MOST VOLATILE ECONOMIC, SOCIAL AND PUBLIC HEALTH CONDITIONS IN A GENERATION, OR TWO.

IT WILL REQUIRE COURAGE TO TRY SOMETHING ELSE. IT WILL REQUIRE FACT FINDING AND COURAGE TO FOLLOW THE FACTS.

Edward Filene, 1934
When the COVID-19 pandemic swept across the United States, credit unions began working harder than ever before to be a strong support system for their members. Transitioning to remote work while enhancing their digital footprint to serve members virtually.

The "norm" shifted in ways we couldn’t have anticipated. Businesses began to close down. Parents needed to stay home with their children while continuing to work. There was a sudden shift into a digital only world as anxieties heightened around the unknown. Birthday parties were held like a drive through parade.

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On Friday, a member who is a regular came in and engaged in conversation.  
As we talked for a brief moment she informed me that she was more than likely not going to be coming in anymore, and when I had asked why, she began to get a bit sad saying she cleans houses and the owners of the houses aren’t having her come over to work anymore.

She said she didn’t know what she was going to do about her rent that was coming due and that her husband had been laid off as well. She didn’t know what was going to happen. I let her know we were offering a no-interest signature loan of up to $5,000 with no credit check for Members impacted by COVID and the shelter-in-place requirement. She seemed interested but said she was embarrassed to ask for money. I reassured her that she’s not alone and there are a lot people in her same situation. That we are here to help in any way we can.

She began to tell me that she’s not good with emails and doesn’t know English very well so she’s always afraid to ask questions. I explained that we had a representative, Juan, who speaks Spanish and is able to help her with any questions she might have. After I finished her transaction she sat down with Juan.

On Monday she came into the branch really happy. I began to ask how she was doing, she was in tears saying thank you for letting her know about the loan, and for making her feel understood and not embarrassed. When Juan told her she had been approved for the full $5,000 she said she couldn’t believe it. Afterwards, she was in our parking lot for 10 minutes in her car crying calling her husband telling him everything will be okay. She expressed to me over and over how grateful she is to have a credit union who is there for her in situations that she has no control over and that she sends lots of ‘thank yous’ because it helped her family in ways she can’t explain. COVID-19 changed everything and there’s no going back; we can only rebuild from here.
COURAGE TO TRY SOMETHING ELSE

Innovation is important because it allows any organization an opportunity to differentiate—and contrary to common belief, it is not just possible for giants like Apple or Google with big budgets and seemingly endless resources. Innovation is, in fact, manifested through small incremental changes we make on a daily basis that solve real problems for our colleagues and for the people that we serve.

If credit unions do just one thing to achieve success in innovation, it is this: change the lens through which you see the world. Make the experience of your members your own, because we are our members—with the same hopes, dreams, fears, and needs. This is the secret power of credit unions, and the key to innovation success, that no other financial provider can do better than credit unions!

What are the top three things that credit unions should know about innovation?

1. The vast majority of innovations you should look to implement are incremental, yet high impact: changing the placement of a field, streamlining a process that provides relief, improving the experience of getting to a solution—not something that takes years to build and needs to solve for everything at once. It’s the little things that allow us to differentiate.

2. To infuse innovation into your culture, invite diverse perspectives to the conversation. Start the conversation with a cross-sectional group of associates from all levels of the organizational chart and various parts of the business.

3. Implementing innovation isn’t rocket science. It doesn’t require a degree in engineering. It doesn’t only happen in Silicon Valley. You just have to have people who are passionate about getting to the root of what the people you serve really need and are asking for. Once you’ve confirmed desirability, then you can consider feasibility and viability.

What are the top three things that credit unions should be doing right now to be more innovative?

1. Put the person you’re solving for at the forefront of your conversation. Don’t build a solution before you first ask the question of who you are solving for and how a solution will help them. We often talk about the member experience using the terms “they” and “the member.” It’s as simple as changing the frame to talk about the experience as if this was happening to you—because we are our members.

2. Embrace creativity, in all forms. It’s not just people who can draw or design who are the “creatives” in your organization; creative thinkers are everywhere. There are people who are creative in designing processes. There are people who are creative in creating different ways to engage with our members, or even internally with our colleagues. Each of those gifts should be celebrated. Take a lesson from improv and say “yes, and…” to every idea. Keep building on it, as something powerful can come out of it later.

3. Invite new ideas actively and constantly. This can be as simple as expanding your current idea box to a simple list or spreadsheet that provides transparency around presented ideas and actions taken for each. It’s not about moving forward with every idea. Instead, it’s about opening a bi-directional conversation about innovation that shows that you are walking the talk, and actively considering ideas for every corner of the organization. The result? Greater associate engagement, and impactful innovations that address real consumer need.

LEARN MORE ABOUT WHY INNOVATION MATTERS AND ERIN’S TIPS ON WHAT CREDIT UNIONS CAN DO TO BE MORE INNOVATIVE

FILENE.ORG/PODCASTEP69

IF YOU FEEL INSPIRED TO LEARN MORE ABOUT BRINGING FILENE’S INNOVATION WORKSHOPS TO YOUR ORGANIZATION, CONTACT ERIN COLEMAN AT ERINC@FILENE.ORG

Q&A WITH FILENE’S ERIN COLEMAN
CO-CREATING INNOVATION

Explore complex problems, think with new perspective, discover breakout solutions....

Filene i3 is a two-year innovation leadership program equipping top credit union professionals with the mindset, tools, and network to lead and shape the future.

In a rapidly changing, hyper connected, complex, and uncertain world, this is what it looks like when Filene takes action to think forward with a renewed commitment to helping credit unions grow with purpose into an unseeable future.

INNOVATION COMPETENCIES

- **ACCELERATING LEARNING**
  Exploring and experimenting to identify knowledge gaps, create new understanding, reduce risk, and inform decision-making in new ways.

- **FACILITATING INNOVATION**
  Engaging with members, staff, stakeholders, and subject-matter experts to ensure collaboration and co-creation of new solutions.

- **LEADING CHANGE**
  Creating safe spaces for innovation and driving change processes to mobilize people, inspire action, and ensure strategic outcomes.

INNOVATION TRAINING

- **CO-CREATION**
  Harness the collective potential of diverse groups of people and data to explore complex problems, think with new perspective, and seek breakthrough solutions.

- **EXPERIMENTATION**
  Accelerate learning and reduce risk by designing, running, and iterating through experimental tests that inform and validate possible solutions.

- **INCUBATION**
  Design and run an innovation pilot for scalability and profitability. Practice rigorous monitoring, evaluation and performance while maintaining member and organizational trust.

- **INTEGRATION**
  Bring it home for your capstone project. Design and pilot an initiative to accelerate innovation within your home organization or community.

We bring the industry’s brightest minds together and unleash them to explore and test real solutions to tough consumer problems through lively virtual discussions, collaborative fieldwork, and self-study.

Every year we open up the application process to find our next i3 team. Are you part of it?

Filene is looking for recruits working in or with credit unions that have the following attributes:

- In a role that influences organizational strategy and can drive change
- Experience launching new initiative, product, service or organization
- Able and willing to contribute to the diversity and excellence within your organization and Filene
- Experience working across disciplines and sectors
- Comfortable navigating uncertain environments

ACCEPTING APPLICATIONS FOR THE 2020 CLASS

SEPTEMBER 17–OCTOBER 31

The i3 selection process is broken down into four stages:

1. **ONLINE APPLICATION**
   Candidates submit an online application, including responses to questions, two letters of recommendation, and short video.

2. **CORE TEAM REVIEW**
   The applications are reviewed by a core selection team to select the first short list of promising candidates.

3. **EXPERT REVIEW**
   A series of group interviews with the core team and external experts to further narrow down the list of final candidates.

4. **1:1 INTERVIEW**
   A virtual face-to-face interview with the core selection team, who then select the top candidates for participation in the i3 program.

RECOMMEND A LEADER AT YOUR ORGANIZATION OR APPLY AT FILENE.ORG/i3
Consumer needs were changing at a rapid pace even before the pandemic. COVID-19 has caused the rate of change to accelerate even faster, and the way credit unions operate will never be the same again. Adapting and finding quick solutions is the new norm if you plan to keep up with evolving economic and environmental conditions.

Credit unions need strategies and plans to move faster to adapt to changes in consumer needs and evolving economic and environmental conditions.
Inequities across gender, generation and race/ethnicity are being exacerbated by the COVID-19 crisis. 61% of Hispanic Americans and 44% of Black Americans said they or someone in their household had experienced a job or wage loss due to the coronavirus outbreak.

To enhance member financial well-being and credit union success the Center for Diversity, Equity & Inclusion will explore:
→ Changing demographics
→ Evidence based solutions
→ Retaining diverse talent

To develop a values-based framework to enhance diversity, equity and inclusion within credit union organizations will enhance service excellence, grow loyalty and stabilize communities by supporting the most urgent member needs.

Launched January 2020

EMERGING TECHNOLOGY
2020 has seen a 50% increase in the use of mobile banking apps from 2019. Trends towards digital delivery of credit union products and services were accelerated as the country and the world became isolated by the COVID-19 pandemic.

To enable future technology and business decision-making, the Center for Emerging Technology will address:
→ Technology trends
→ Digital transformation
→ Evolution of services

Launched July 2020

DATA ANALYTICS & THE FUTURE OF FINANCIAL SERVICES
The majority of Americans feel as if they have little control over data collected about them by companies and the government.

To better use data as an essential navigation tool, the Center for Data Analytics & the Future of Financial Services will explore:
→ Problem-solving
→ Predictive data
→ Consumer trust

Launched September 2020

CONSUMER FINANCIAL LIVES IN TRANSITION
Job losses in April and May of 2020 erased all employment gains over the past 20 years spurring the greatest economic crisis since the Great Depression.

To measure the ongoing impact of credit unions and members, the Center for Consumer Financial Lives in Transition will study:
→ Changing livelihoods
→ Financial fragility
→ Consumer expectations

Credit unions have an opportunity to differentiate themselves but will need to proactively prepare for meeting the changing needs of members by offering innovative products and new forms of financial services.

Launched February 2020

53% of employees today say that a "job where I can make an impact" is important to their happiness.

Because a majority of consumers factor a company’s charitable giving into purchase decisions, the Center for Community Social Impact will:
→ Measure industry giving
→ Track impact
→ Expose collective opportunities

Launched October 2020

B E C O M I N G  A N E W  P R O T O S C H E M E  C O M M I T T E E

Credit unions will need to keep up with and meet consumers’ expectations for digital financial services.

Community investments were on the rise before the pandemic and of the 93% of business leaders globally that pursue social impact initiatives, most saw the business value of their social impact investments.

The COVID-19 crisis has tested organizations’ resilience and capacity to be adaptive. Insights need to be operationalized to prepare for future shocks.

Launched December 2020

INNOVATION & INCUBATION
1 in 5 credit union members report that they would be willing to leave their credit union for a bank if innovation was not made a priority.

To support credit union growth, the Center for Innovation & Incubation will explore:
→ Emerging products and services
→ Operational approaches to innovation

Launching December 2020

The COVID-19 crisis has tested organizations’ resilience and capacity to be adaptive. Insights need to be operationalized to prepare for future shocks.

Launching December 2020

Launched July 2020

Launched September 2020
Pathways to Financial Well-being: Toolkit to Support Consumer Engagement

PURPOSE
This is a collection of three tools for financial institution staff to use directly with consumers. These tools will help staff to better understand the needs of consumers they serve and empower them to pursue a pathway to financial well-being. The tools can augment existing consumer support operations, documents, processes, and technologies.

The ultimate goal of these tools is to empower consumers to take one step forward in navigating their own journey to financial well-being through deeper engagement and by building long-term relationships with their financial institution.

The toolkit is meant to be used by staff of all levels in a financial institution. The tools are simple ways that anyone from front line tellers, loan underwriters, or customer service representatives can uncover hidden needs, challenges, and long-term goals during routine interactions with the consumers they serve. And then, enable those individuals to take action in improving their financial well-being.

DESIGN
This toolkit is modular and broken into three distinct activities based on practices used in the Pathways to Financial Well-being study. Financial institution staff can use the activities sequentially as they build a long-term relationship with a consumer. If conducted in order, each activity builds on the previous one. Alternatively, staff can use each tool individually to support ongoing conversations with consumers. The activities are not static. Each activity can be completed again and updated as the relationship with the consumer evolves and their needs change.

In addition, each activity is followed by a set of suggested action steps for financial institution staff, organized around expanded roles highlighted in the Pathways to Financial Well-being report: service provider, coach, and advocate.

You Asked.
WE ANSWERED.

WHERE DO CREDIT UNIONS BEGIN TO HANDLE THE COVID-19 PANDEMIC?

Helping Members in Response to COVID-19: First Steps
At the start of the COVID-19 pandemic, Filene began providing resources every week in line with what credit unions need most starting with a guest blog to help maximize credit union support to serve their members’ most pressing financial needs. Mike Higgins, Managing Partner at Mike Higgins & Associates, provided a list of six things credit unions could do immediately to set their members and their organizations on a path of financial well-being.

WHAT IMPACT WILL THE COVID-19 PANDEMIC HAVE ON CREDIT UNIONS IN THE COMING MONTHS AND YEARS?

Credit Unions and the Coronavirus: Notes on the Impacts and Implications of the COVID-19 Crisis
It may be hard to fully anticipate the impacts of the COVID-19 crisis but this three-part special report provides preliminary analysis of the pandemic’s effects. Part 1 describes the likely consequences going forward. Part 2, speculates on some of the implications for financial services, specifically credit unions. Part 3 (released August 2020) will dig into how credit unions should approach longer-term strategic planning, operational adjustment, and business model transformation to best navigate post-pandemic risks, opportunities, and member needs.

HOW CAN WE SUPPORT THE FINANCIAL WELL-BEING OF OUR MEMBERS DURING A GLOBAL PANDEMIC?

Supporting Financial Well-being of Credit Union Members and Employees
We are living in unprecedented times of financial precarity. It is no secret that many credit union members experience episodes of financial stress, especially when they lack the cash flow to handle unforeseen expenses. And it is also likely that your employees are experiencing financial stress as well. We sifted through our Filene archive to pull ten reports that provide insights on financial supports for employees and credit union members and a direction for credit unions to support and enhance their financial well-being.

Visit FIlENE.ORG/500P for a collection of three tools to help your staff better understand the needs of consumers they serve and empower them to pursue a pathway to financial well-being.
“Sometimes the larger trends are exacerbating the anxieties and consequences of normal trends. For example, people are no longer getting the kinds of benefits from work that they used to be able to rely on in retirement. That moment of retirement often means for people to get a different kind of job.”

**Episode 68**
**Introducing Filene’s Newest Research Fellow Dr. Lisa Servon**

“Sometimes the larger trends are exacerbating the anxieties and consequences of normal trends. For example, people are no longer getting the kinds of benefits from work that they used to be able to rely on in retirement. That moment of retirement often means for people to get a different kind of job.”

**Episode 67**
**Fellow Huggy Rao on “Leading with the Help Muscle”**

“Sometimes the larger trends are exacerbating the anxieties and consequences of normal trends. For example, people are no longer getting the kinds of benefits from work that they used to be able to rely on in retirement. That moment of retirement often means for people to get a different kind of job.”

**Episode 66**
**Managing Misinformation in the Midst of a Pandemic**

“It details the time and life of Winston Churchill’s first year as Prime Minister in England. The Splendid and the Vile provides a masterful inside look about how Churchill managed and led England through an existential threat from World War II and Nazi Germany. When it comes to leading change, I find that the devil is always in the details. In providing so many great details (in a riveting narrative), I think this book provides many valuable lessons that can be applicable to leaders in 2020 who are currently facing an existential threat of sorts.”

**FELLOW PICKS**

“Couldn’t pick just one. From the cooperative tradition making a comeback to the need to pay attention to emerging technology and its reinforcement of social inequity, Everything for Everyone and Race After Technology are sure to inspire innovative thinking.”

**RECOMMENDED READING**

“Everything for Everyone” is both informative and inspiring. On one hand, it discusses how creativity and innovation can be ignited in individuals and organizations by exploring the intersection of diverse experiences, perspectives, cultures, and disciplines. More specifically, how innovation happens when people who don’t usually interact or dialogue come together. On the other hand, it motivates the reader to disrupt his/her own perspectives to more creatively and adaptively address problems and evolve our way of thinking.

**EMAIL US AT INFO@FILENE.ORG TO SHARE YOUR FAVORITE BOOKS ABOUT IMPACT.**
FOLLOWING THE CDC’S GUIDANCE AND BEING MINDFUL OF EVERYONE’S CONCERNS AROUND TRAVEL, FILENE IS NOW BRINGING OUR SPEAKERS, CONTENT AND RESOURCES TO FILENE MEMBERS VIRTUALLY.

HARVARD BUSINESS SCHOOL PROFESSOR AND FILENE FELLOW DENNIS CAMPBELL LED AN INTERACTIVE AND LIVE WORKSHOP ON BRINGING TOGETHER HIGH TECH WITH HIGH TOUCH IN FINANCIAL SERVICES.

MICHELLE SHELL OF HARVARD BUSINESS SCHOOL PROVIDED INSIGHTS ON ADDRESSING MEMBER ANXIETY IN UNCERTAIN TIMES AND HOW TO BUILD TRUST AND CONFIDENCE IN THEIR FINANCIAL SERVICES PROVIDERS AND PRODUCT CHOICES.

FILENE FELLOW DENNIS CAMPBELL SHARED FINDINGS FROM HIS 3-PART MEMBER EXPERIENCE RESEARCH SERIES INCLUDING A FIRST LOOK AT INSIGHTS COLLECTED FROM CREDIT UNION CEO INTERVIEWS.

FEELING THE FOMO?
WE’VE GOT YOU COVERED.

Take a look back at the final research events from Filene’s Centers of Excellence for Organizational Entrepreneurship, Performance and Operational Excellence, and War for Talent.

THE NEW CREDIT UNION EXPERIENCE | APRIL 2020
FILENE.ORG/NEWCUEXPERIENCEREcap

ART & SCIENCE OF ORGANIZATION | JUNE 2020
FILENE.ORG/ARTANDSCIENCEREcap

Some things won’t translate into a digital world in the way we need them to, and so for that reason, big.bright.minds 2020 just isn’t in the cards. We’re still holding our Annual Member Meeting on Oct. 27 and invite you to join us virtually to hear the story of our impact, made possible by all our supporters, over the past year, and introduce you to our two newest Filene Fellows that will lead us toward new research projects in the year ahead. But we will wait until we can gather again to hold our next big.bright.minds.

WE HOPE TO SEE ALL YOUR SMILING FACES IN REAL LIFE AGAIN IN 2021.

FILENE’S BIG.BRIGHT.MINDS. IS MORE THAN JUST AN EVENT–IT IS A GATHERING, IT IS EXPERIENTIAL LEARNING, IT IS CONNECTION, AND THE CULMINATION OF A YEAR OF THINKING FORWARD AND CHANGING LIVES, TOGETHER.

WEBINAR
CHECK OUT FILENE.ORG/EVENTS FOR MORE UPCOMING EVENTS AND MONTHLY WEBINARS.

9/15–9/16
FILENE.ORG/BEYONDDIVERSITY
VIRTUAL RESEARCH EVENT
BEYOND DIVERSITY: THE VALUE AND IMPACT OF DEI FOR CREDIT UNIONS

10/27
FILENE.ORG/MEMBERMEETING
MEMBER ENGAGEMENT EVENT
ANNUAL MEMBER MEETING

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10/27
FILENE.ORG/MEMBERMEETING
MEMBER ENGAGEMENT EVENT
ANNUAL MEMBER MEETING

FILENE.ORG/EVENTS

The new credit union experience is more than just an event—it is a gathering, it is experiential learning, it is connection, and the culmination of a year of thinking forward and changing lives, together.

Upcoming EVENTS

9/15–9/16
FILENE.ORG/BEYONDDIVERSITY
VIRTUAL RESEARCH EVENT
BEYOND DIVERSITY: THE VALUE AND IMPACT OF DEI FOR CREDIT UNIONS

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MEMBER ENGAGEMENT EVENT
ANNUAL MEMBER MEETING

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WE HOPE TO SEE ALL YOUR SMILING FACES IN REAL LIFE AGAIN IN 2021.
Join Filene Fellow, Quinetta Roberson of Michigan State University, for the FIRST research event from Filene's Center of Excellence for Diversity, Equity & Inclusion.

We’ve got experts from inside and outside the credit union industry lined up to share insights about DEI in the current environment, how to integrate DEI into your member experience and how to drive value through DEI.