Inside Out and Outside In:
Designing Your Organization to Create Exceptional Member Experiences

Kimpton Marlowe Hotel, Cambridge • August 13, 8 a.m. – August 14, 3:30 p.m.
Register at: filene.org/insideout

Want to enhance your member experience? Start by looking at your organization from the inside out—how your credit union operates and your team interacts—and from the outside in—how members today experience your organization. In this results-focused event, you’ll connect with academic and industry experts and capture learnings from organizational business disciplines, innovation from outside credit unions, and proven best practices from industry leaders.

Day 1 - Tuesday, August 13:

8:00 – 9:00 Breakfast

9:00 – 9:30 Opening Session and Introductions

Welcome remarks from Center of Excellence sponsors

9:30 – 10:15 Coffee Keynote from Huggy Rao, Atholl McBean Professor of Organizational Behavior and Human Resources, Stanford Graduate School of Business

Designing the Organization from Inside Out -- How do you design your employee experience with a view to realize your member promise? Using key principles from the study of organizational behavior, we’ll discuss how your member experience is shaped by the ways that your employees work and interact. New organizational structures and inertia, employee innovation and communication, and leaders’ listening and coordination can all impact member engagement.

Our discussion leader Huggy Rao is a Filene Fellow and professor at the Stanford Graduate School of Business. He directs or co-directs Stanford programs for Customer-Focused Innovation; People, Culture, and Performance; and Innovation and Entrepreneurship. He’s consulted with organizations such as British Petroleum, CEMEX, General Electric, Hearst Corporation, IBM, and Mass Mutual.
10:15 – 10:30  **Coffee Q&A with:**
- Huggy Rao, Atholl McBean Professor of Organizational Behavior and Human Resources, Stanford Graduate School of Business
- Tiffany Ford, CEO, University of Michigan Credit Union
- Jason Osterhage, Chief Lending & Member Experience Officer, Alliant Credit Union
- Taylor Nelms, Senior Director of Research, Filene Research Institute

10:30 – 10:45  Break

10:45 – 11:15  **Presentation** from Michelle Shell, Doctoral Candidate, Harvard Business School

**Does Technology Truly Improve Member Experiences?**
Credit unions today continue to expand channels to deliver improved 24/7 access and optimize efficiencies. But how do self-service technologies impact your member experience? Reporting on new research, Michelle Shell will share insights into how automation influences member engagement, diving into the interplay between consumer emotions and technology in service settings.

Prior to her academic career, Michelle worked as a product development executive at State Street Global Advisors, Fidelity Investments and LPL Financial with a focus on managing and developing holistic asset allocation solutions for retail investors. She received a B.S. in Management Science from Massachusetts Institute of Technology and an M.B.A. from Harvard Business School, and she is a Chartered Financial Analyst.

11:15 – 11:30  **Presentation Q&A** moderated by Taylor Nelms

11:30 – 12:30  Lunch

12:30 – 2:00  Breakout sessions

**Session 1**
**Inside Insights: Transforming the Member Experience from Villain to Hero -- A Case Study of BECU’s Mortgage Experience Journey**
- Michelle Bloedorn, CEO, Member Loyalty Group
- Lorraine Stewart, SVP, Mortgage Lending, BECU

How do you measure member experience, which metrics matter, and how can you communicate outcomes with members? Michelle Bloedorn from Member Loyalty Group and Lorraine Stewart from BECU will share how credit unions are using member feedback to transform member experiences. MLG will share how credit unions are using a focused approach to enhancing member journeys. BECU will present a case study about BECU’s mortgage journey. The case study will allow session attendees to work collaboratively to determine how they would solve the problem of a less-than-ideal mortgage experience. After sharing their action plans, they will learn how BECU approached the problem, improving the credit union’s mortgage NPS by 73%. Participants will walk away with best practices into how credit unions can effectively use
feedback to identify opportunities to transform the member experience. The workshop will demonstrate that simple changes can result in significant improvement and show how to engage credit union teams in this transformation.

For more than 10 years, Michelle has served as CEO of Member Loyalty Group, a CUSO established in 2008 by six leading credit unions to solve a common credit union need: measuring, managing and taking action on member feedback. Prior to leading Member Loyalty Group, Michelle held executive roles at BCU and South Carolina Federal Credit Union.

Lorraine Stewart joined the credit union movement at BECU in January 2014 after spending the majority of her career with large banks and independent mortgage companies. She is currently Co-Chair of the MBA’s Credit Union Network group, serves on the boards of CU Servnet and Habitat for Humanity Seattle-King County, holds a seat on CUNA’s Housing Subcommittee, and serves on a number of industry advisory councils. She holds a B.S. in Business Administration/Human Resources Management from California State University, Sacramento.

Pre-reads: NPS Case Study from BECU

Session 2
Outside Inspiration: Innovating to Meet 21st Century Financial Services Challenges

- Nick Maynard, SVP, Commonwealth
- Keyarash Jahanian, Sr. Innovation Manager, Commonwealth

How can your credit union leverage best practices in system-wide innovation to tackle the new challenges of the 21st century? Nick Maynard and Keyarash Jahanian from Commonwealth (formerly D2D Fund), a mission-driven organization that builds solutions to make people financially secure, will discuss lessons learned from credit unions implementing prize-linked savings. An interactive brainstorming session will follow to identify solutions to two critical challenges: the changing nature of “work” and the ongoing consumer pain of growing savings.

Nick Maynard is a Senior Vice President for Commonwealth, leading the scale growth (“Acceleration”) of successful innovative solutions by identifying sustainable pathways and collaborating with partners to design for impact. He works with the financial services industry to launch effective prize-linked savings strategies; builds gamified financial capability tools; and improves savings access and innovation at key consumer moments, like tax time. Nick holds both an MBA from Harvard Business School and an MPP from the Harvard Kennedy School. He also holds a BSE from Princeton University.

Keyarash Jahanian is a Senior Innovation Manager at Commonwealth. He specializes in employing human-centered design to understand the core problems of financially vulnerable households and exploring innovative solutions that help these households become financially secure. At Commonwealth, Keyarash has led projects on how financially vulnerable people experience the changing nature of work, the financial and
psychological impacts of emergency grants on gig workers, and new avenues for building wealth.

Pre-reads: The Changing Nature of Work, The State of Prize-Linked Savings, Prize-Linked Savings in Credit Unions in 2018

2:00 – 2:15 Break

2:15 – 3:15 Breakout sessions

Session 1

Inside the Call Center: Maximizing Service Excellence

- Rini Fredette, SVP, Contact Center Operations, PSCU
- Lorna Quinn, Manager, Member Care, SchoolsFirst FCU
- Elry Armaza, Custom Research Director, Filene Research Institute

In today’s 24/7/365 world, high-performing contact centers have become competitive table stakes. Whether in-house or outsourced, your members expect branded experience, quick solutions, and seamless service. Learn from the experts how to effectively integrate your call center into your member experience and how to track and measure success.

With nearly five years at PSCU, Rini has held senior leadership roles in Contact Center Operations and Risk Management. A cooperative founded by credit unions in 1977, PSCU offers secure, best-in-class solutions for payments, risk management, digital banking, analytics, loyalty programs, strategic consulting, and mobile platforms. The CUSO supports nearly 900 owner credit unions, representing 41.4 million members.

Lorna started with SchoolsFirst FCU in 2007 and has served members in a variety of roles from accounting, to collections, to contact centers. She’s held multiple levels of management roles within the contact center with her most recent role as Manager of Member Care and eServices. Inspired by Zappos, Lorna created SchoolsFirst’s Member Connection Center, sending handwritten cards to members. So far, they’ve made 15,000 unique connections.

Elry is Custom Research Director at the Filene Research Institute. Elry has more than 12 years of management experience in the financial services industry, leading teams in a regional bank, a large credit union, and a check-cashing operation. Elry earned his Industrial Engineering degree at Universidad Católica Boliviana and is a certified Project Manager through Project Management Institute (PMI). He also holds an MBA in Project Management from the University of Wisconsin-Whitewater.

Session 2

Membership from the Outside: Member Compatibility, Marketing, and Strategic Trade-offs in Managing Fields of Membership
We’ll bring together academic findings with real-life lessons learned with this panel of credit union experts. You’ll glean best practices and road blocks to avoid in aligning your offerings and operations with members’ needs in order to maximize member experience across channels.

3:15 – 3:30  Wrap up
3:30 – 4:30  Reception: Ask an Expert!

Dedicated networking time to cover your member experience issues, challenges and opportunities. Talk, meet, and ask the experts your questions.

Invited experts include Michelle Bloedorn, Michelle Shell, Nick Maynard, Keyarash Jahanian, Chris Schell, Lorraine Stewart, Lakshmi Subramanian, Lee-Sean Huang, David Colby Reed, Rini Fredette, and other member experience leaders.

Day 2 - Wednesday, August 14:

8:30 – 9:30  Breakfast
9:30 – 9:45  Announcements and Opening Session
9:45 – 10:15  Coffee Keynote from Dennis Campbell, Dwight P. Robinson, Jr. Professor of Business Administration, Harvard Business School

Competing and Winning on Member Experience -- The hallmark of the credit union experience is superior service and deep relationships. But what are the newest frontiers in experience, and how can you innovate your organization to take advantage? Dennis Campbell will present groundbreaking new research from Filene that draws lessons from the service landscape inside and outside financial services, and we’ll discuss how credit unions can design their organizations to win based on a differentiated member experience.

Dennis is a Filene Fellow and professor at the Harvard Business School and an internationally recognized expert on the design of organizations and management systems for more effective strategy execution. Prior to beginning his doctoral studies, he worked at the Board of Governors of the Federal Reserve in Washington, D.C. on research and policy related to the structure, conduct, and performance of US banking institutions and markets.
10:15 – 10:45  **Coffee Q&A**

- Dennis Campbell, Dwight P. Robinson, Jr. Professor of Business Administration, Harvard Business School
- Bob Morgan, CEO, NorthCountry FCU
- Taylor Nelms, Senior Director of Research, Filene Research Institute

10:45 – 11:00  Break

11:00 – 11:30  **Presentation** from Lee-Sean Huang and David Colby Reed, Co-Founders, Foossa

*Service Design for Financial Empowerment* -- How can better design result in a sense of empowerment and better financial outcomes for New Yorkers? David Colby Reed and Lee-Sean Huang, co-founders of Foossa, will share their work with Design for Financial Empowerment, a joint initiative by New York City agencies, CitiBank, and the Parsons School of Design at The New School.

11:30 – 11:45  **Presentation Q&A**

- Lee-Sean Huang and David Colby Reed, Co-Founders, Foossa
- Taylor Nelms, Senior Director of Research, Filene Research Institute

11:45 – 1:30  Lunch (concurrent with presentation & panel discussion over lunch)

12:00-12:30  **Member Journey: Applications for Member Experience**

- Cindy McGinness, Manager, Digital Channels, PSCU

*Learn from the experts at PSCU on how to leverage member insights to improve your member experience.*

12:30-1:30p  **Looking from the Outside In: Insights from Members**

- Panel discussion facilitated by Taylor Nelms

*We’re connecting you with the true experts on member experience: credit union members themselves. Learn from area credit union members who will share their feedback around what makes for excellent service. Our panel of members will answer your questions and share their insights.*

1:30 – 3:00  Breakout sessions

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**Session 1**

**Getting Started with Service Design**

- David Colby Reed and Lee-Sean Huang, Co-Founders, Foossa

*What are the benefits and limitations of service design? What are the steps for better collaboration with designers, and advocating for service design in your organization? Practice crafting a creative brief that will help structure effective design collaborations.*
focused on service design and storytelling for social innovation, will demystify service
design as a shared process and collaborative discipline.

Pre-read: Case Study for Designing Financial Empowerment

Dive deep: Full Project Documentation

Session 2

Cultivating Your Best Service Culture

• Dennis Campbell, Dwight P. Robinson, Jr. Professor of Business Administration, Harvard Business School

Get a sense of what it’s like to be a student at Harvard Business School and learn directly from one of the world’s leading experts in designing and managing organizational culture, member focus, and service organizations. In this interactive workshop, Filene Fellow Dennis Campbell will lead you through insightful discussion and activities to help you improve the member experience at your organization, with innovative management and operational improvements.

Pre-read: Member Experience and Service Excellence Workshop, Part 1

3:00 – 3:30 Closing remarks and what’s next

• Taylor Nelms, Senior Director of Research, Filene Research Institute