

# *The Partnership Advantage*

*A journey of learning how to cultivate high-performing partnerships*



Presented by John Janclaes  
Nymbus CUSO

# *When did your journey begin?*



**1966** Little League Baseball



**2018** Partners Federal Credit Union

## VISION

Making All Financial Dreams  
Come True

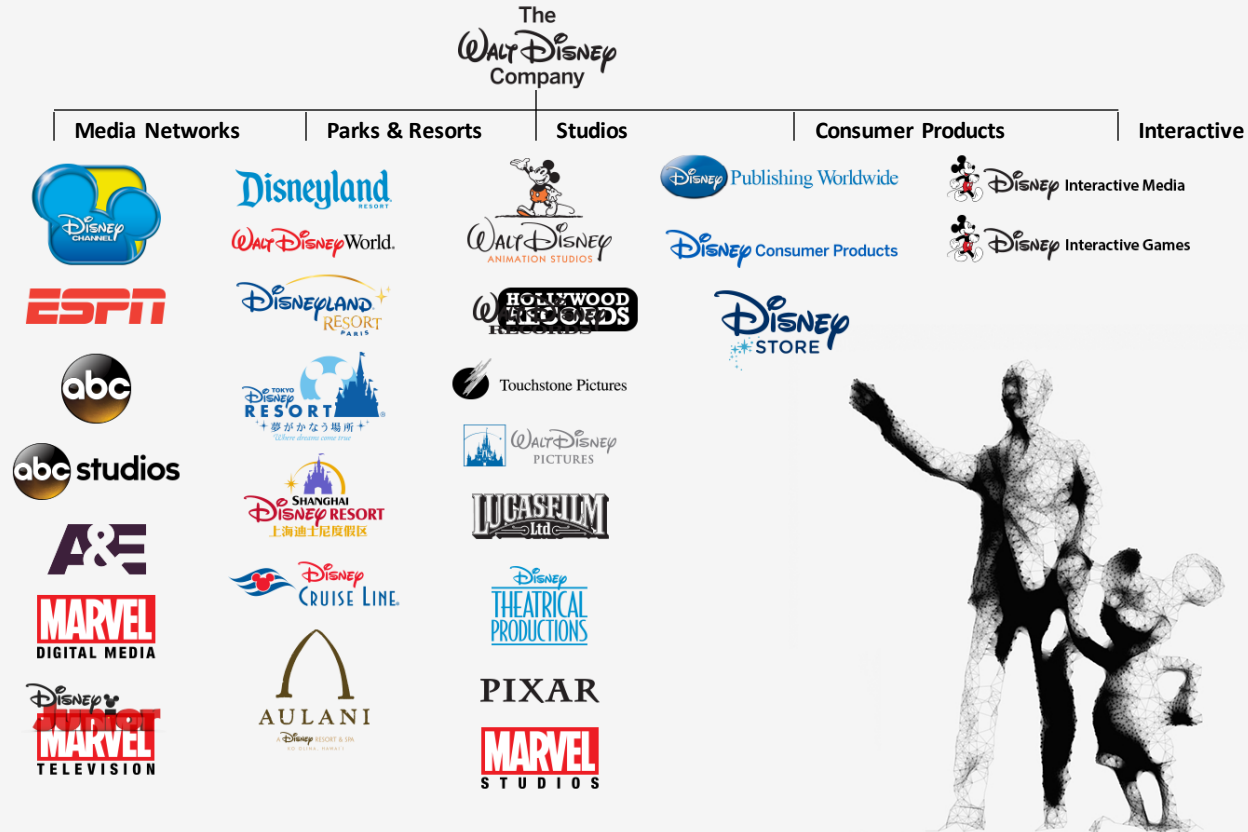
## MISSION

Through a focus on Service,  
Access, and Reliability, we will  
grow to exceed \$2B in assets,  
serving 45% or more of TWDC,  
by 2020.

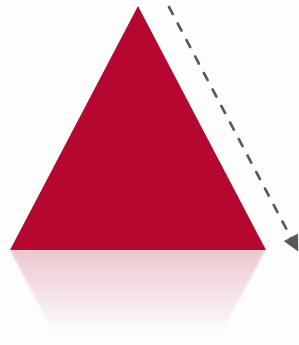
## CORE VALUES

- Commitment
- Ethical and Transparent
- Meaningful Relationships
- Respect and Care for Others
- Embrace and Drive Change

# About Partners...



# *The Leadership Continuum*



# Maslow's Depiction of the Journey

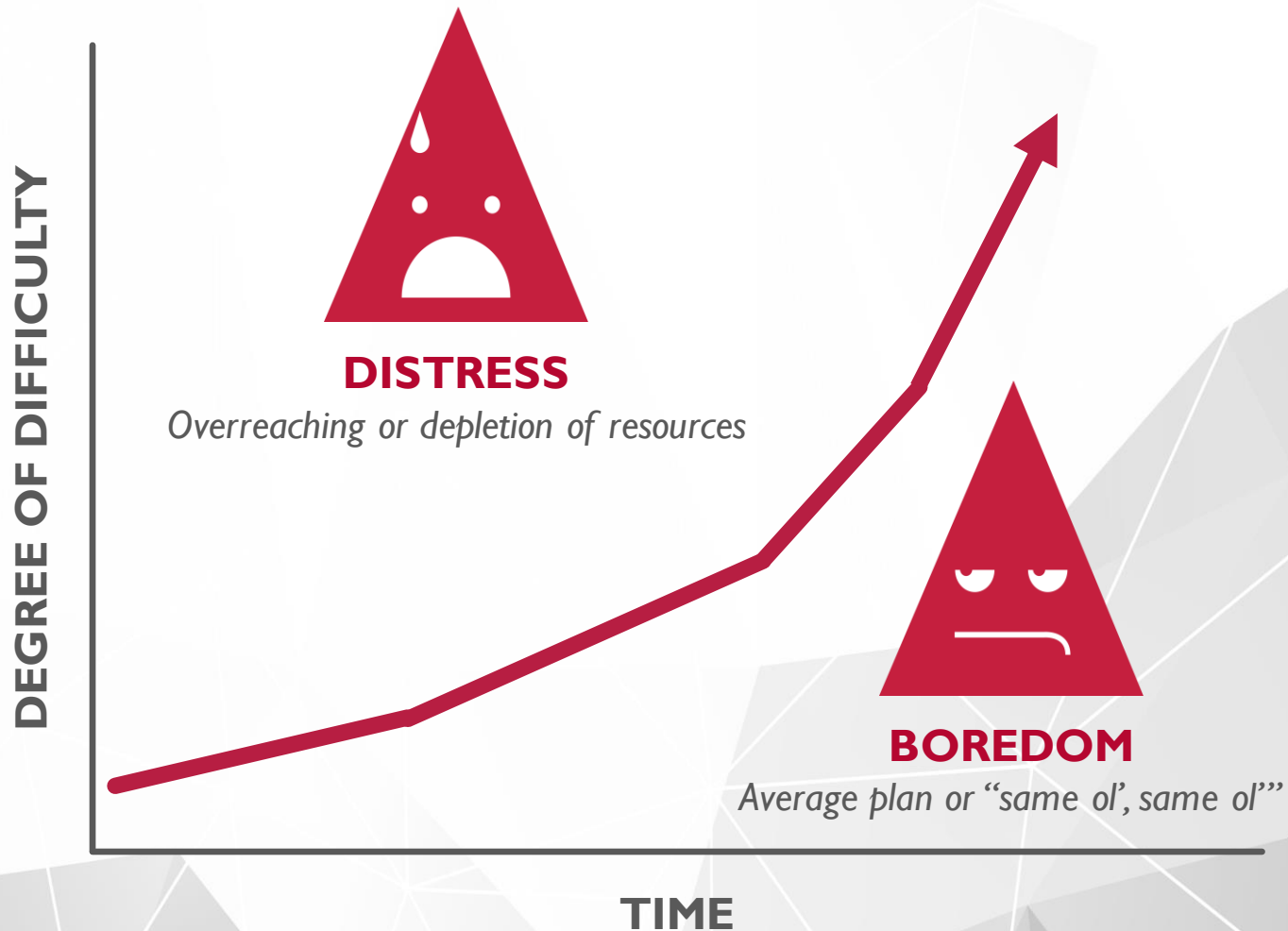
REQUIRES THE INTEGRATION  
OF **HEAD** AND **HEART**

“What a man can be, he must be. This need we call self-actualization...It refers to man's desire for self-fulfillment, namely to the tendency for him to become actually in what he is potentially.”

**Abraham Maslow**



# Full Potential Trajectory





## LEADERSHIP

# “Leaders all year every year!”



- Eco-centric Leadership Development Program (ELDP)
- Leadership Conversation Series with John
- Leadership Development Advisory Committee
- Leadership Essentials
- Management Essentials

# What is Culture?

*“The way things get done around here.”*

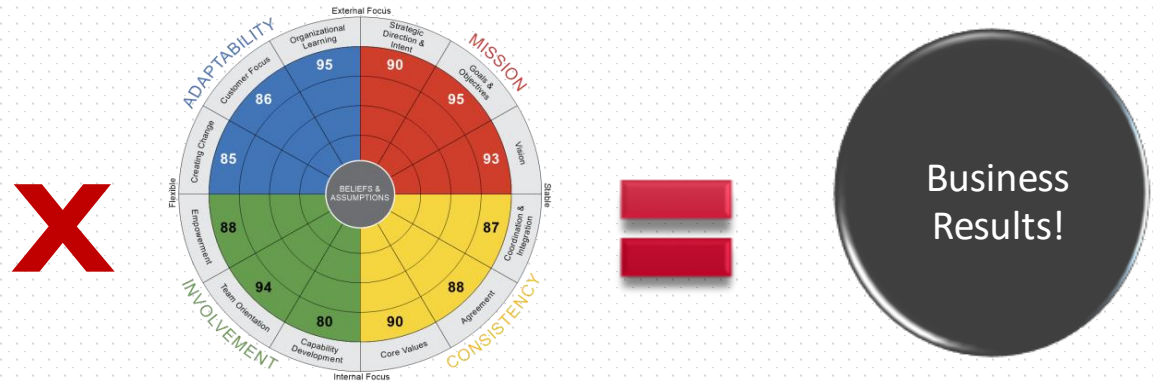


# BUSINESS RESULTS HAPPEN BECAUSE OF CULTURE, NOT IN SPITE OF IT.

## Strategy



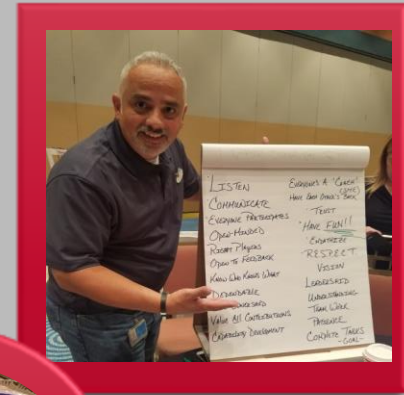
## Culture



“Culture eats strategy for breakfast.”

-Peter Drucker

# Our Core Values Journey



COMMITMENT

We are dedicated and engaged, unconditionally being our best each day for the good of one another, our Members, and ourselves.

INS

Taking ownership and personal responsibility, doing our best work through personal choice.

OUTS

Doing a half-hearted job; blaming others or making excuses when things do not go as planned.

Persistent in our work – seeing it through to completion, even when things get difficult.

If circumstances get difficult, stopping the work and giving up.

Willing to take initiative for the good of others.

Apathy – seeing a problem and ignoring it, not fixing it or speaking up.

Demonstrating passion – recognizing and appreciating the positive impact of our work on each other, our Members, and ourselves.

Being disengaged – lacking enthusiasm for the work and its value and benefit to others.

Understanding the importance of ongoing development and empowering oneself to continuously learn and grow.

Not valuing or taking responsibility for one's own ongoing growth and development.

ETHICAL AND TRANSPARENT

We always strive to earn the trust of our Cast and Members in everything we think, say, or do.

INS

Being honest for ourselves, our teams, and our Members.

OUTS

Being dishonest – obscuring or hiding information to deceive others or for selfish gain.

Showing integrity by firmly adhering to PFCU policies and procedures and being consistent, fair, and impartial for the benefit of all.

Being disloyal – not following PFCU policies and procedures, being inconsistent, or showing partiality to select individuals.

Authenticity – being open, forthright and accurate; setting realistic expectations for our Members and fellow Cast.

Being untrustworthy or misleading by being insincere, unreliable, over-promising and under-delivering, not keeping our word, or making false claims.

Safeguarding privacy by maintaining proper confidentiality at all times.

Sharing confidential, sensitive, or personal information inappropriately.

Owning up to our mistakes, learning from them, and working toward a win-win solution for those involved.

Not taking responsibility for our mistakes by trying to cover them up, blaming others, or seeking an unfair advantage.

MEANINGFUL RELATIONSHIPS

We are sincere and believe in teamwork. Through our relationships we deliver extraordinary service to one another, the Members, and the Sponsor.

INS

Preserving the magic – honoring the heritage and traditions of The Walt Disney Company.

OUTS

Taking the Sponsor for granted; not valuing the relationship between Disney and Partners.

Being a Member advocate – delivering extraordinary service by seeking to understand and respond to their individual needs and motivations.

Taking a standard customer service approach – not investing the time and energy to provide a personalized Member experience.

Courtesy – showing we know and value others by smiling, initiating friendly interactions, and expressing sincere personal interest to build genuine rapport.

Withdrawing from others; working in isolation – being apathetic, unapproachable, or rude; showing disregard for others and their worth.

Fun – celebrating our work and achievements in a spirit of camaraderie, happiness and positivity.

Fostering animosity and a negative atmosphere by being unappreciative, suspicious, or overly critical of others.

Teamwork and collaboration – working together in real harmony to achieve our common goal, powered by the unique skills, talents, and experiences of each and every person.

Working in a silo – unwilling to coordinate and integrate with others to share knowledge and resources; thinking only of "Me" instead of "We".

RESPECT AND CARE FOR OTHERS

We listen, support, and show empathy to everyone. We know diversity is beneficial, and we work together to advance our Mission.

INS

Treating others the way they want to be treated.

OUTS

Caring only about oneself; disregarding the needs and preferences of others.

Expressing sincere appreciation and recognizing others for a job well done.

Overlooking or discounting the contributions and work of fellow Cast Members.

Being inclusive – viewing others as equals – by seeking out a diversity of thoughts and opinions.

Excluding others – viewing them as inferior or unworthy – by ignoring their feelings and unique perspectives.

Working in unity to achieve the common goal with patience, acceptance, and understanding.

Not working constructively with others, sabotaging their efforts, or assuming bad intent.

Actively listening without interrupting or passing judgement.

Being disrespectful by talking over others or not listening.

EMBRACE AND DRIVE CHANGE

We know change is constant, and we have the courage to see the possibilities. Being committed to sharing ideas, we stay open minded, flexible, and encourage others to do the same.

INS

Being curious about what's possible, asking questions, and courageously moving ahead into the unknown.

OUTS

Unwilling to do things differently than they are done today; being shortsighted or succumbing to fear of failure.

Anticipating that things may not always go as planned; being flexible and patient when facing the unexpected, yet not losing focus on the ultimate aim.

Being stubborn, unprepared, impatient, or expecting instant results – unwilling to adjust or take a different approach when needs and circumstances change.

Positively supporting and working with intention to advance changes in the organization.

Complaining about changes, being "stuck in our ways" or working against progress.

Fostering creativity and innovation by freely sharing ideas in support of our mission and vision and encouraging others to do the same.

Refusing to learn, do, or grow and discouraging others from sharing their ideas and perspectives.

Recognizing that change is constant, yet purposeful and explaining the "why" and expected benefits of any change.

Making changes without considering the impact on others or explaining why.

# Development Programs

Creating Change	Customer Focus	Organizational Learning	Capability Development			Strategic Direction & Intent	Goals & Objectives	Vision
<ul style="list-style-type: none"> <li>Situational Leadership II</li> <li>Leadership Essentials Module 3</li> </ul>	<ul style="list-style-type: none"> <li>NEO Products &amp; Services</li> <li>DiSC Training</li> </ul>	<ul style="list-style-type: none"> <li>GROW Coaching Workshop</li> <li>Leadership Essentials Module 3</li> </ul>				<ul style="list-style-type: none"> <li>Management Essentials Immersion Session</li> <li>NEO – Culture, Brand &amp; Service</li> <li>Leadership Essentials Module I</li> </ul>	<ul style="list-style-type: none"> <li>Management Essentials Immersion Session</li> <li>NEO – Welcome to Partners FCU</li> <li>Leadership Essentials Module I</li> </ul>	<ul style="list-style-type: none"> <li>Management Essentials Immersion Session</li> <li>NEO – Welcome to Partners FCU</li> <li>Leadership Essentials Module I</li> </ul>
Empowerment	Team Orientation	Capability Development				Core Values	Agreement	Coordination & Integration
<ul style="list-style-type: none"> <li>Effective Decision Making</li> <li>Assertive Communication</li> <li>Leadership Essentials Module I</li> <li>Leadership Essentials Module 3</li> </ul>	<ul style="list-style-type: none"> <li>Interviewing &amp; Selecting the Best</li> <li>Team Effectiveness</li> <li>Leadership Essentials Module 2</li> </ul>	<ul style="list-style-type: none"> <li>PDP/IDP Workshop</li> <li>NEO – Technical Training</li> <li>DiSC Training</li> <li>Excel</li> <li>Presentation Skills</li> </ul>	<p>Program Content Aligned to each Dimension of Culture</p>			<ul style="list-style-type: none"> <li>Management Essentials Immersion Session</li> <li>NEO – Culture, Brand &amp; Service</li> <li>Leadership Essentials Module I</li> </ul>	<ul style="list-style-type: none"> <li>Assertive Communication</li> <li>Leadership Essentials Module 3</li> </ul>	<ul style="list-style-type: none"> <li>Team Effectiveness</li> <li>Leadership Essentials Module 2</li> </ul>

# Outcomes...

## Gains/Wins

- Awakened organizational consciousness around leadership and culture
- Increased Member satisfaction scores MSAT 98 and NPS 87
- Top decile performance on two independent peer-to-peer industry scorecards (Raddon and Callahan) – sustained for a decade.
- Member / Customer Retention: 97.39%
- Gains in culture areas of focus: goals and objectives, capability development, and coordination and integration
- Higher levels of empowerment and personal responsibility



**CREDIT UNION JOURNAL**  
**BEST CREDIT UNIONS**  
**TO WORK FOR**  
**2019**

## Key Learnings

- Be clear on what you want to achieve and what you will say no to for the purpose of saying yes to what matters most.
- Executive and Management Team buy-in, alignment, and advocacy is a critical success factor.
- Talent practices must be aligned with driving strategy and culture.

# Ecosystems...



**The NEW Organizational Chart** (Inside and Outside)  
Resources are continuously flexing, aligning and then re-aligning with greater agility.

# Accelerating Digital Initiatives



# Situation overview

We surveyed the “Big 3” on 89 digital products and services. We then assessed their relevancy to Partners Members.

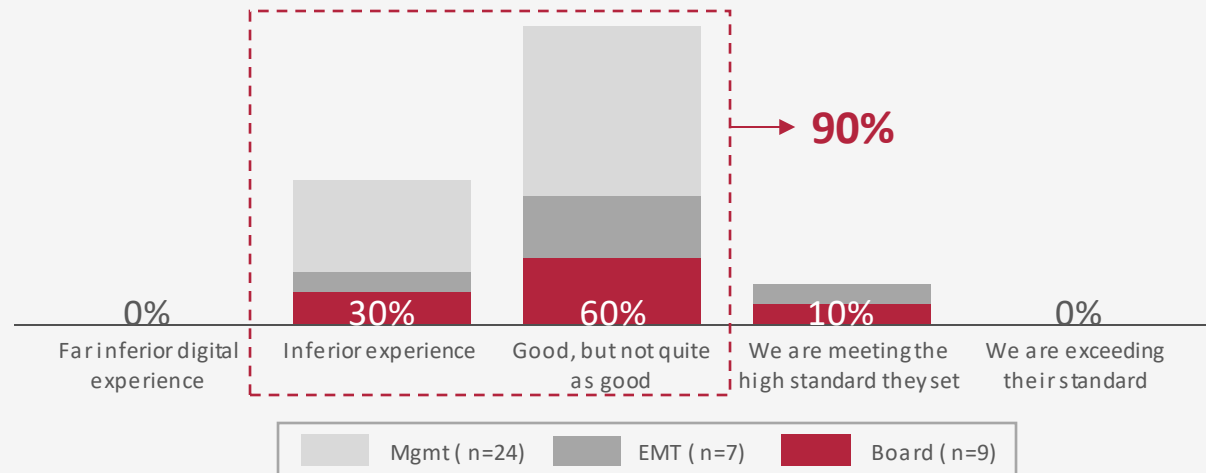
The challenge was not our roadmap but rather that we are **NOT** implementing fast enough given the velocity of disruption.

We also performed a survey based on the CO-OP’s “*Navigating the Path to Digital Transformation*.”

**90%** survey respondents report our offering as inferior or good, but not good enough.



Tutorial on functionality offered through online banking	✓	✓	✓	On roadmap
Comprehensive reports on spending habits	✓		✓	On roadmap
Robust budgeting tools	✓		✓	On roadmap
View credit score (free)	✓	✓	✓	On roadmap
Set preferred language for digital banking and profile	✓	✓		
P2P (via mobile number or email)	✓	✓	✓	On roadmap





# Pilot Program

The pilot began by forming a cross-functional team comprised of Partners employees; trusted industry expert (BCG); and digital master (Kony)

The team was empowered with high-levels of autonomy together with accountability to stakeholders (Board, staff, business partners and industry peers).

Three over-arching outcomes were desired at the conclusion of the pilot program.

## Success factors

- **Culture** – Focus on team (internal & external) development fostering dexterity with agile methodologies.
- **4x** – Accelerate the digital transformation of the credit union beginning with 2x (semi-annually), then 3x (quarterly), then 4x (deploying to production every month).
- **Capital** – Complete a capital study to ascertain the funds available to safely accelerate our digital transformation with rigor for all stakeholders (e.g. Board, regulator, etc.)



# *Summary*



Results AND Relationships

=

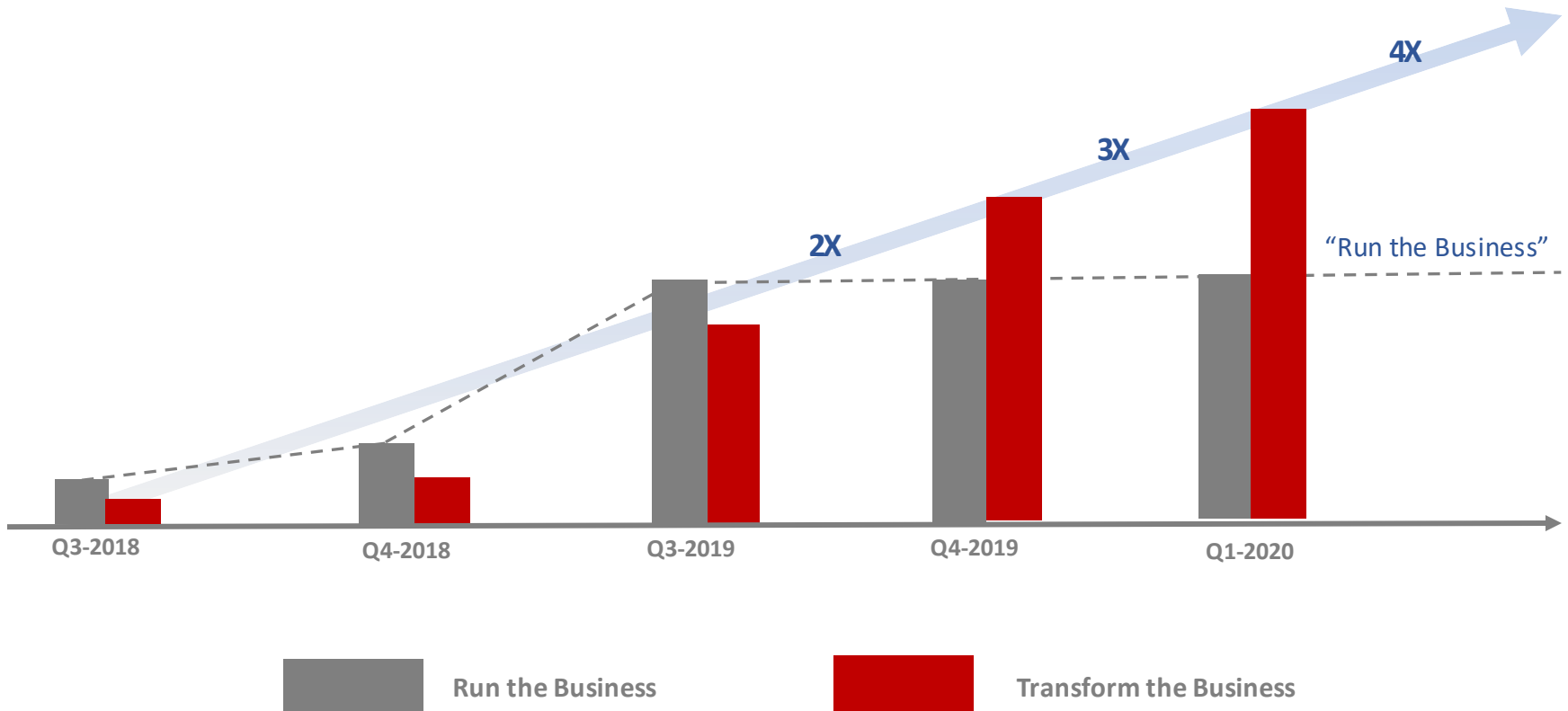
**COMPETITIVE  
ADVANTAGE**

Imagine what we can do **together.**



# Success factors...

*“We overestimated what we could get done in 12 months... and underestimated what was possible in 18-36 months”*



# The Journey ...Key Learnings



- **Customer Experience** FIRST!
- **Clarity** about what good looks like (KPIs, SLAs, 4x, etc.)
- **Partnership Mindset** internally (horizontal / vertical) and externally
- **Technical Debt** must be addressed along with “*Transforming the Business*”
- **Speed** to decisions (go or no-go, pivot or quit) without sacrificing quality
- **Simplification** of technologies and processes internally and externally
- **Autonomy** up-and-down the organization, partnerships too!
- **Capital** continuous deployment (Always-On Strategy) with rigor
- **Transparency & Accountability** for all stakeholders

# *Moving past traditional vendor relationships... a partnering mindset*



The screenshot shows the NYMBUS website header with navigation links for Solutions, Insights, Labs, and Company. There are buttons for CONTACT US and REQUEST DEMO. The main content area features a press release article with a photo of John Janclaes, President of Nymbus CUSO. The article title is 'NYMBUS Forms New CUSO Led by Credit Union Industry Visionary John Janclaes' and it is dated March 30, 2021. The article is categorized as 'Press' and has a '1 min read' indicator. Social media sharing icons for Twitter, Facebook, and LinkedIn are visible at the bottom of the article.

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< Press

**NYMBUS Forms New CUSO Led by Credit Union Industry Visionary John Janclaes**

March 30, 2021

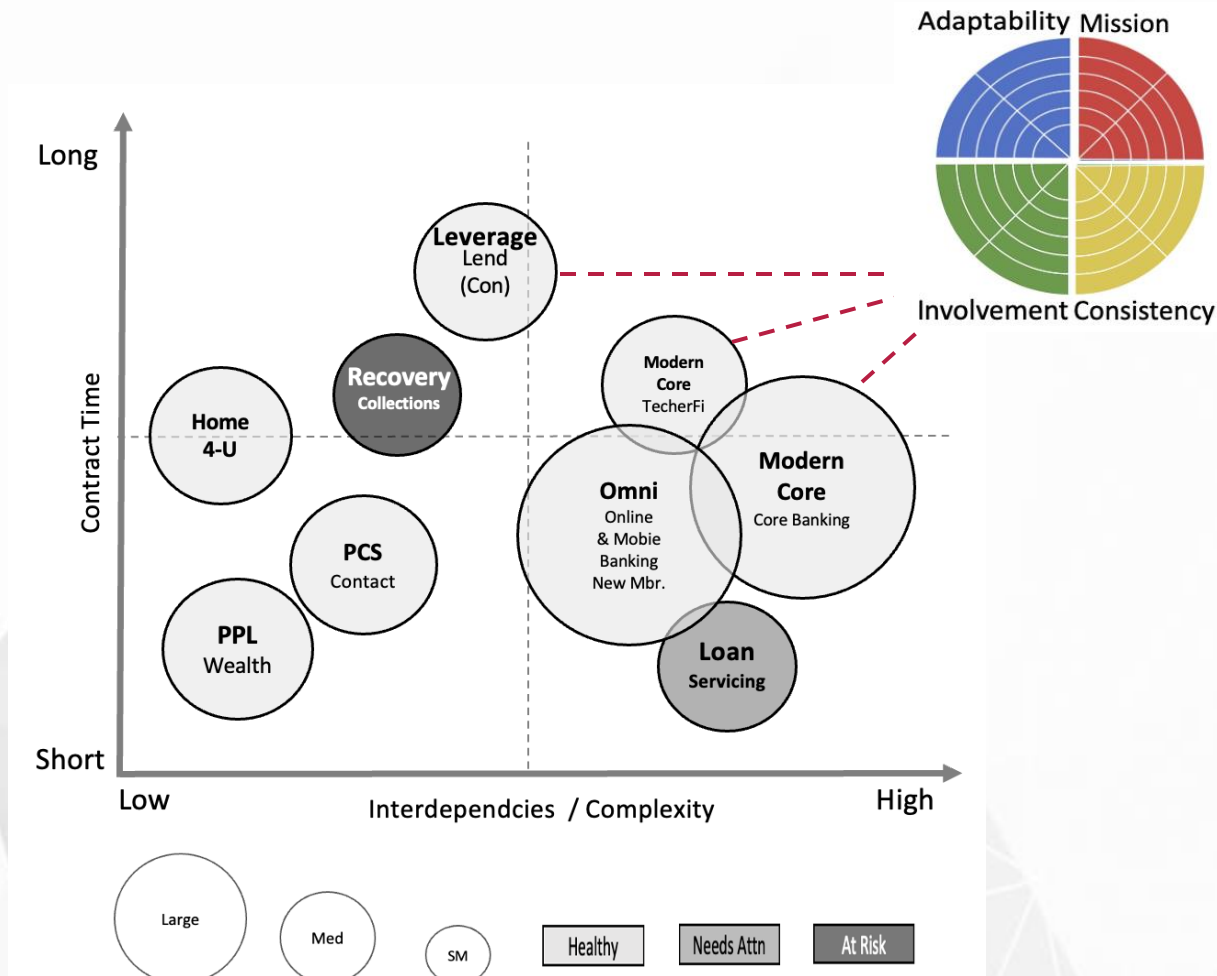
John Janclaes  
President, Nymbus CUSO

1 min read

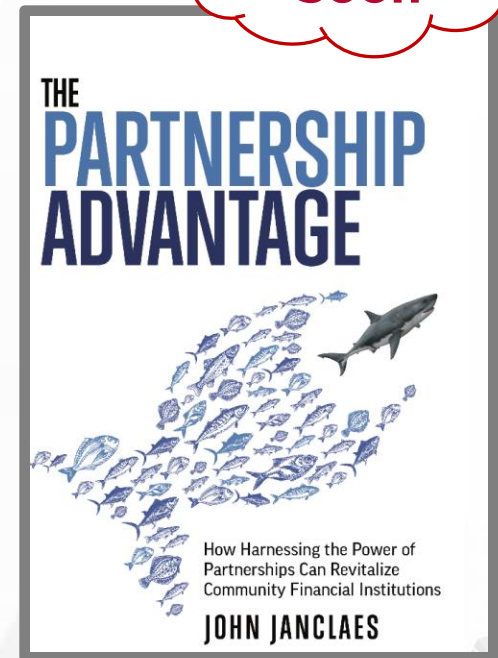
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# The Partnership Advantage

How Harnessing the Power of Partnerships Can Revitalize Community Financial Institutions



**Coming Soon**





*Thank You*