



2025 Small Credit Union Solutions Summit

SUMMIT AGENDA & SPONSOR INFORMATION

Loudermilk Conference Center
Atlanta, Georgia
April 2-4, 2025





AACUC WELCOME MESSAGE

Thank you for joining with us for this 3-Day Solutions Summit. Please connect with the working group leaders and other Summit participants to help us identify, build-out, and launch truly meaningful solutions to the multi-dimensional challenges faced by credit unions under \$250M in asset size.



“We want to find out what works, prove what works, and then get these solutions in the hands of as many small credit unions as possible.”

Renée Sattiewhite
AACUC President/CEO

The Solutions Summit Brings a Real-World Solutions Focus: We are Solving, Not Just Talking

SOLVING FOR THESE CHALLENGES:

- Leadership Pipeline Challenge
- Long-Term Compensation Gap
- Member Attrition Risk & Merger Risk
- Strategic Consulting Needs
- Back-Office Support Needs
- New Sources of Revenue
- The Liquidity Challenge
- Regulatory Hurdles



Office of Financial Opportunity

The Office of Financial Opportunity (OFO) is an enterprise-wide business area that enables financial opportunity for all members, with a particular **focus on members and potential members who face the greatest barriers, including those with low-to-moderate incomes and other underserved groups.** They accomplish this through community outreach, partnerships, strategic programs, policies and products horizontally across the credit union and externally.

Meet OFO's Leaders



Pam Perry
SVP of Financial Opportunity

"I'm excited to lead the execution of OFO's strategy, which focuses on several key priorities including promoting financial education, growing and protecting wealth and unlocking opportunities for homeownership. We serve as an integrative and collaborative connector across Navy Federal to ensure our products and services are optimized to increase financial opportunity for our members."



Stephanie Sykes
VP of External Affairs

"OFO is committed to making sure all members aren't limited by their circumstances. As OFO's external affairs leader, I work across the enterprise to tell the story of how we're removing barriers and increasing access to credit and homeownership for our members, not just today, but for generations to come."

Navy Federal Credit Union is a proud supporter of the African-American Credit Union Coalition. Congratulations to AACUC on your 2025 Small Credit Union Solutions Summit.

For more details about OFO, please reach out at OFO@navyfederal.org.



2025 SMALL CREDIT UNION SOLUTIONS SUMMIT

AGENDA AT-A-GLANCE

Presented by the
AACUC Future Fund
and Navy FCU



Platinum Sponsor



2025 Travel Sponsor



Strategic Partners



Special Guests



WEDNESDAY, APRIL 2 | DAY 1:

- 1:00 PM – 4:30 PM **Registration**
- 2:00 PM – 2:45 PM **Learn About the Working Groups**
- 3:00 PM – 4:30 PM **Strategic Growth Roundtable**
- 4:30 PM – 7:00 PM **Welcome Reception**

THURSDAY, APRIL 3 | DAY 2:

- 8:00 AM – 10:00 AM **Registration**
- 8:00 AM – 9:00 AM **Breakfast**
- 9:00 AM – 9:30 AM **Welcome & Opening Remarks**
- 9:35 AM – 10:05 AM **Keynote Session**
- 10:15 AM – 10:55 AM **Panel Discussion**
Needs Analysis & Solving for Small Credit Union Sustainability
- 11:00 AM – 11:40 AM **Creating the Superfan: Engaging & Retaining Our Members**
- 12:00 PM – 12:45 PM **Lunch Break**
- 1:00 PM – 2:00 PM **Building Capacity & Efficiency through Back Office Solutions**
- 2:15 PM – 4:00 PM **Working Groups - Special Reports & Interactive Sessions**
- 4:00 PM – 5:00 PM **Working Groups - Feedback Sessions**
- 5:00 PM **Adjourn**

FRIDAY, APRIL 4 | DAY 3:

- 8:00 AM – 9:00 AM **Registration**
- 8:00 AM – 9:00 AM **Breakfast**
- 9:00 AM – 9:05 AM **Opening Remarks & Overview**
- 9:05 AM – 9:45 AM **Panel Discussion**
Regulation and Advocacy for Small Credit Unions
- 9:55 AM – 10:40 AM **Panel Discussion**
Solving for the Under \$100M Asset Credit Union
- 10:50 AM – 11:50 AM **Working Groups - Breakthrough Strategy Reports**
- 11:50 AM – 12:00 PM **Closing Remarks**
- 12:00 PM – 1:30 PM **Box Lunch**
- 1:30 PM – 2:30 PM **Summit Debrief (optional)**
- 2:30 PM **Adjourn**



2025 SMALL CREDIT UNION SOLUTIONS SUMMIT

Agenda

WEDNESDAY, APRIL 2 | DAY 1:

1:00 PM – 4:30 PM	Registration	2nd Floor
2:00 PM – 2:10 PM	Welcome & Opening Remarks <i>Michelle Outlaw</i>	AmpA & B
2:10 PM – 2:45 PM	Learn About the Working Groups <i>Denise Huginnie & Michelle Outlaw</i>	
3:00 PM	Strategic Growth Roundtable <i>Presented by Callahan & Associates</i> <i>Moderated by Erin Coleman & Michelle Outlaw</i>	
3:05 PM – 3:45 PM	Topic 1: The Purpose-Built Credit Union <i>Panelists: Scott Collins, Blanche Jackson, Sarah Jess, Sheliah Montgomery, Jill Vicente</i>	
3:55 PM – 4:30 PM	Topic 2: Small CU Insights from Denovo Credit Unions <i>Panelists: Ben Hering, Debra Hurston, George McGourty, Carl Windom</i>	
4:30 PM – 5:30 PM	Welcome Reception <i>Sponsored by Mastercard in partnership with Wellthi</i>	1st Floor Lobby
5:30 PM – 5:55 PM	Welcome Remarks <i>Renée Sattiewhite, Amber Dawkins, & Fonta Gilliam</i>	
7:00 PM	Adjourn	

THURSDAY, APRIL 3 | DAY 2:

8:00 AM – 10:00 AM	Registration	2nd Floor
8:00 AM – 9:00 AM	Breakfast	Anne Cramer Room
9:00 AM – 9:30 AM	Welcome & Opening Remarks <i>Renée Sattiewhite, Pam Perry, Amber Dawkins, Fonta Gilliam, & Milton J. Little, Jr.</i>	AmpA & B
9:35 AM – 10:05 AM	Keynote Address: The Impact of Small Credit Unions <i>Presented by Cliff Rosenthal</i>	
10:15 AM – 10:55 AM	Panel: Needs Analysis for Small CU Sustainability <i>Panelists: Maurice Dawkins, Juan Fernandez, Delana Huling, Robin Kolvek, Sheila Montgomery</i> <i>Moderator: Shirley Senn</i>	
11:00 AM – 11:40 AM	Panel: Creating the Superfan: Engaging and Retaining Our Members <i>Panelists: Zac Chaltry, Yoel Gavlovski, Fonta Gilliam</i> <i>Moderator: Erin Coleman</i>	

3/25/25. Subject to change.



2025 SMALL CREDIT UNION SOLUTIONS SUMMIT

Agenda

THURSDAY, APRIL 3 | DAY 2 (cont.):

12:00 PM – 12:45 PM	Lunch	Anne Cramer Room
1:00 PM – 1:40 PM	Panel: Building Capacity & Efficiency Through Back Office Solutions <i>Panelists: Marquis Carroll, Kerri Donald, Rebekah Larson, Valerie Lentz, Ravi de Silva</i> <i>Moderator: Ashley Beach-Reid</i>	AmpA & B
1:50 PM – 2:15 PM	Interactive Session: Top Notch Credit Union Leadership <i>Presented by Cristian Hardy</i>	
2:20 PM – 2:45 PM	Working Group Report: Alternatives to Mergers <i>Presented by Ashley Beach-Reid</i>	
2:50 PM – 3:15 PM	Working Group Report: CURx Prescriptive Consulting <i>Presented by Linda White</i>	
3:15 PM – 3:55 PM	Working Group Report: Credit Union Liquidity <i>Presented by Shirley Senn</i>	
4:00 PM – 5:00 PM	Working Group Feedback Session	
5:00 PM	Adjourn	

FRIDAY, APRIL 4 | DAY 3:

8:00 AM – 10:00 AM	Registration	2nd Floor
8:00 AM – 9:00 AM	Breakfast	Anne Cramer Room
9:00 AM – 9:05 AM	Welcome & Opening Remarks <i>Tom Sakash</i>	AmpA & B
9:05 AM – 9:45 AM	Panel: Regulation and Advocacy for Small Credit Unions <i>Panelists: Melia Heimbuck, Kevin Vaughn</i> <i>Moderator: Shelton Roulhac</i>	
9:55 AM – 10:40 AM	Panel: Solving for the Under \$100M Asset Credit Union <i>Panelists: Jessica Grostic, Blanche Jackson, Sherry Javad, Sheilah Montgomery, Elaine Thompson</i> <i>Moderator: Linda White</i>	
10:50 AM – 11:50 AM	Working Groups - Breakthrough Strategy Reports <i>Presented by Michelle Outlaw & Tom Sakash</i> Topic 1: New Member Acquisition Strategies Topic 2: New Sources of Revenue for Small Credit Unions	
11:50 AM – 12:00 PM	Closing Remarks	



2025 SMALL CREDIT UNION SOLUTIONS SUMMIT

Agenda

FRIDAY, APRIL 4 | DAY 3 (cont.):

12:00 PM	Lunch (To-Go)	Amp Lobby
1:30 PM – 2:30 PM	Summit Debrief (optional)	AmpA & B
2:30 PM	Adjourn	



Reimagine your branch experience for the next generation with wellthi[®]

Solution

Configure Your Virtual Branch

to attract your target segment in less than 30 days. No intergration required.

Solution

Attract Low Cost Deposits

by creating a safe space for members to talk about their finances with peers and trusted credit union experts.

Solution

Cross Sell Products & Services

Early adopters like Citizens reported a lead generation rate that is 56% higher than the industry standard.

Partners & Industry Recognitions



The Wellthi Solution

AI Embedded Virtual Branch

Wellthi is a financial technology company that embeds social networking and AI-driven banking features into mobile apps to help credit unions attract and retain younger members and cultivate cross-selling opportunities. White-label and configure your branch with the following features.



01

Hyper-personalized social finance experience

Service mobile-first, social networking oriented Americans under 45 in their preferred method with social feeds, gamified savings goals & perks

02

Payment solutions

Build your card portfolio with Wellthi's prepaid card, credit card and remittance solutions for consumers and businesses

03

Profit-Sharing

Earn fee-based income for every member that activates a Wellthi subscription or card

★ ★ ★ ★ ★
 "Innovation-driven projects like this one with wellthi are critical to our communities. Access to advice is really important, and making sure that everyone has the ability to be able to Jump In and learn more"

Maggie Wall 
 Head of Diverse Growth Segments



★ ★ ★ ★ ★
 "Everything we do is to better the community, that is why the partnership with Wellthi and Discover Card are so important as this will better the community we serve in Delaware greatly."

Bianche Jackson
 CEO



wellthiapp.com



demo@wellthiapp.com



1201 Wilson Blvd Arlington, VA 22201

CALLAHAN'S STRATEGIC GROWTH FRAMEWORK

Purpose is your North Star—it guides your strategies and helps you focus your energy and resources where they matter most.



DEFINING YOUR PURPOSE:

- What is your credit union uniquely good at?
- What are your employees passionate about?
- How does your credit union meet community needs?
- How does your credit union create economic value?

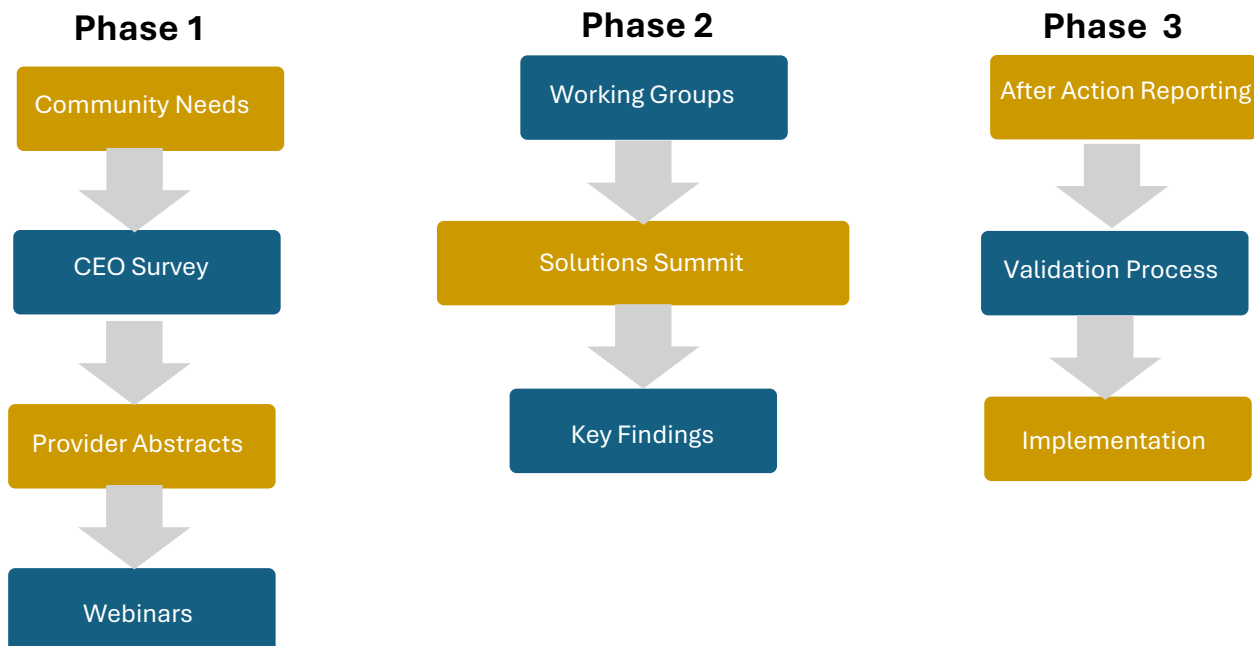
Solving for Small Credit Union Sustainability

A COLLABORATIVE METHOD OF APPROACH



- Build upon existing work
- Identify successful models
- Investigate new proposals
- Share information / tools
- Solicit feedback / support

A Multi-Phased Approach for Curating Solutions



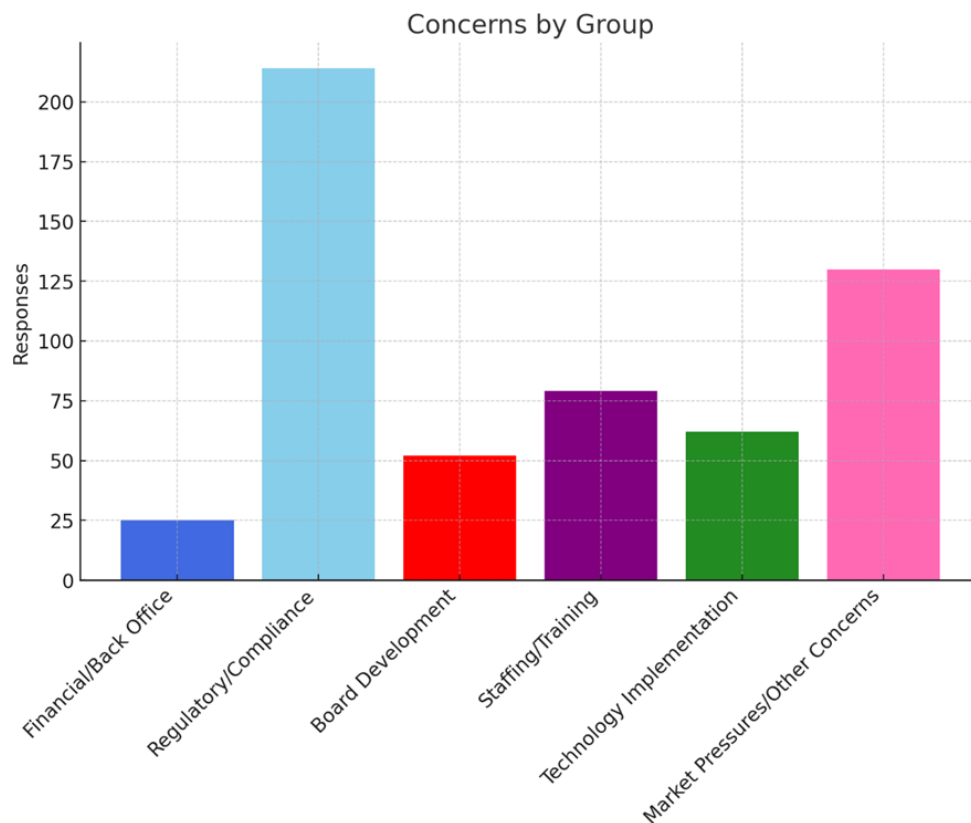
“We want to find out what works, prove what works, and then get these solutions in the hands of as many small credit unions as possible.”

-Renée Sattiewhite
AACUC President/CEO

Solving for Small Credit Union Sustainability

SMALL CREDIT UNION CEO SURVEY FINDINGS

We contacted 1500 small credit union CEOs at credit unions with asset size under \$250M. Our summary report provides an in-depth analysis of the survey data collected from 117 small credit union CEO survey responders. The survey objective is to identify key concerns, strategic priorities, segment respondents into meaningful clusters, predict future trends, and assess potential risks. See full report for a complete analysis.



- ✓ Cybersecurity and regulatory burdens are the top concerns across institutions.
- ✓ Marketing and outreach remain the highest strategic priority.
- ✓ Future outlook suggest an increased focus on digital marketing, compliance automation, and workforce development.
- ✓ Major risks include cybersecurity threats, staffing shortages, regulatory changes, and revenue diversification challenges.

Small Credit Union Solutions Working Group Leaders

LEADERSHIP PIPELINE

Sheilah Montgomery
Denise Huginnie

SMALL CREDIT UNION LIQUIDITY

Shirley Senn

CURx PRESCRIPTIVE CONSULTING

Linda White

BACK-OFFICE SOLUTIONS

Ashley Beach Reid
Kimberly Plant

MERGER ALTERNATIVES

Ashley Beach Reid
Denise Huginnie

MEMBER & REVENUE GROWTH

Tom Sakash
Michelle Outlaw

ADVOCACY & REGULATION

Shelton Roulac
Denise Huginnie

TECHNOLOGY & INNOVATION

Tom Sakash
Denise Huginnie

DENOVO STRATEGIES

Ben Hering
Carl Windom

LONG-TERM COMPENSATION

Danielle Scodellaro
Kwame Smith



**GET CONNECTED
STAY CONNECTED**

Connect with
Working Group Leaders

Solutions@AACUC.org

Our Summit Presenters, Panelists and Moderators Will Include



Cliff
Rosenthal



Sheilah
Montgomery



Juan
Fernandez



Michelle
Outlaw



Tom
Sakash



Jill
Vicente



Maurice
Dawkins



Linda
White



Ashley
Beach Reid



Ben
Hering



Shirley
Senn



Erin
Coleman



Robin
Kolvek



Marquis
Carroll



Kevin
Vaughn



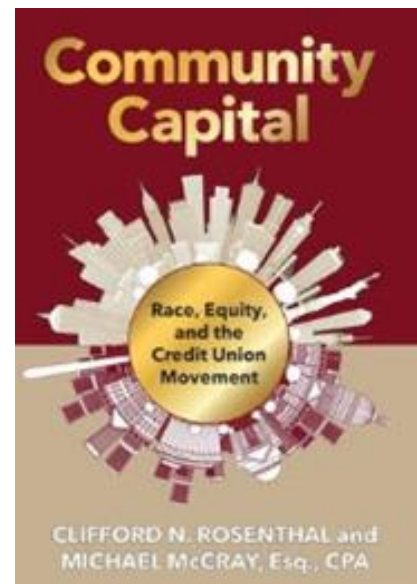
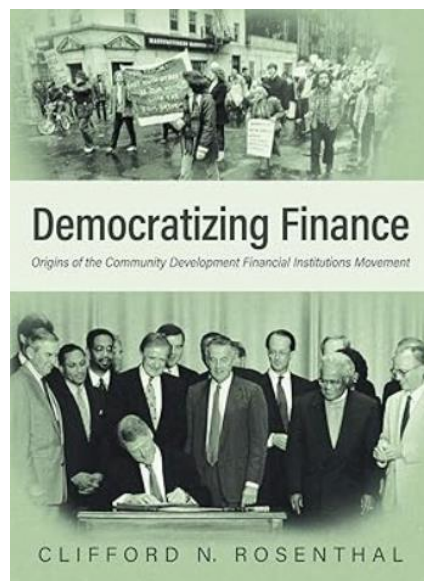
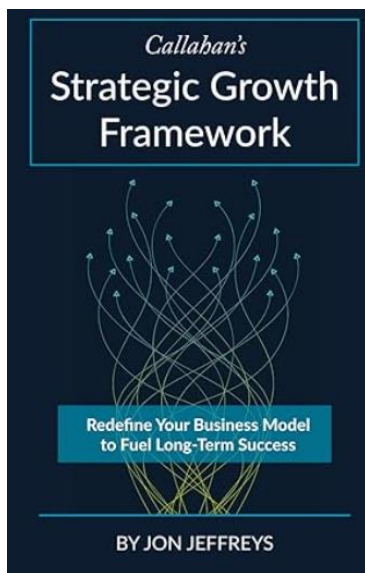
Melia
Heimback



Fonta
Gilliam



Scott
Collins



Featuring Thought Leadership in the Credit Union Movement



**Thank you for participating in the
Small Credit Union Solutions Summit**

**Presented by the AACUC
Future Fund and Navy FCU**



**STAY CONNECTED
CONTACT US AT:
Solutions@AACUC.org**