MICHIGAN CREDIT UNION LEAGUE
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ACE26
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SAS Success Playbook Roundtable: Building a Stronger Standalone Credit Union

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Welcome and Session Framing

- Why standalone credit unions still matter
- The reality facing credit unions under $400MM
- Goal: practical ideas, not theory
- Interactive discussion and playbook development





The Big Question: Can Small Still Win?

- Scale pressures are real — but not unbeatable
- Relevance matters more than raw size
- Many SAS credit unions are outperforming larger peers
- Sustainable success requires intentional design



What Defines a Successful SAS Credit Union?

- Strong member growth and retention
- Healthy capital and earnings trajectory
- Clear identity in the marketplace
- Leadership confidence and execution discipline



Why Some Small Credit Unions Thrive

- Relentless local relevance
- Faster decision-making and agility
- High-trust member relationships
- Strong cultural alignment internally

Why Some Small Credit Unions Struggle

- Lack of strategic focus
- Trying to be everything to everyone
- Underinvestment in technology and talent
- Weak execution and accountability systems

The SAS Business Model of the Future

- Simpler and more focused operating models
- Digital delivery with human connection
- Partnerships and collaboration over ownership
- Lean but strategically aggressive





Growth: The First Requirement of Independence

- Growth creates options and sustainability
- Membership growth still matters deeply
- Loan growth drives relevance and earnings
- Deposits follow trust and convenience

SAS Growth Success Examples

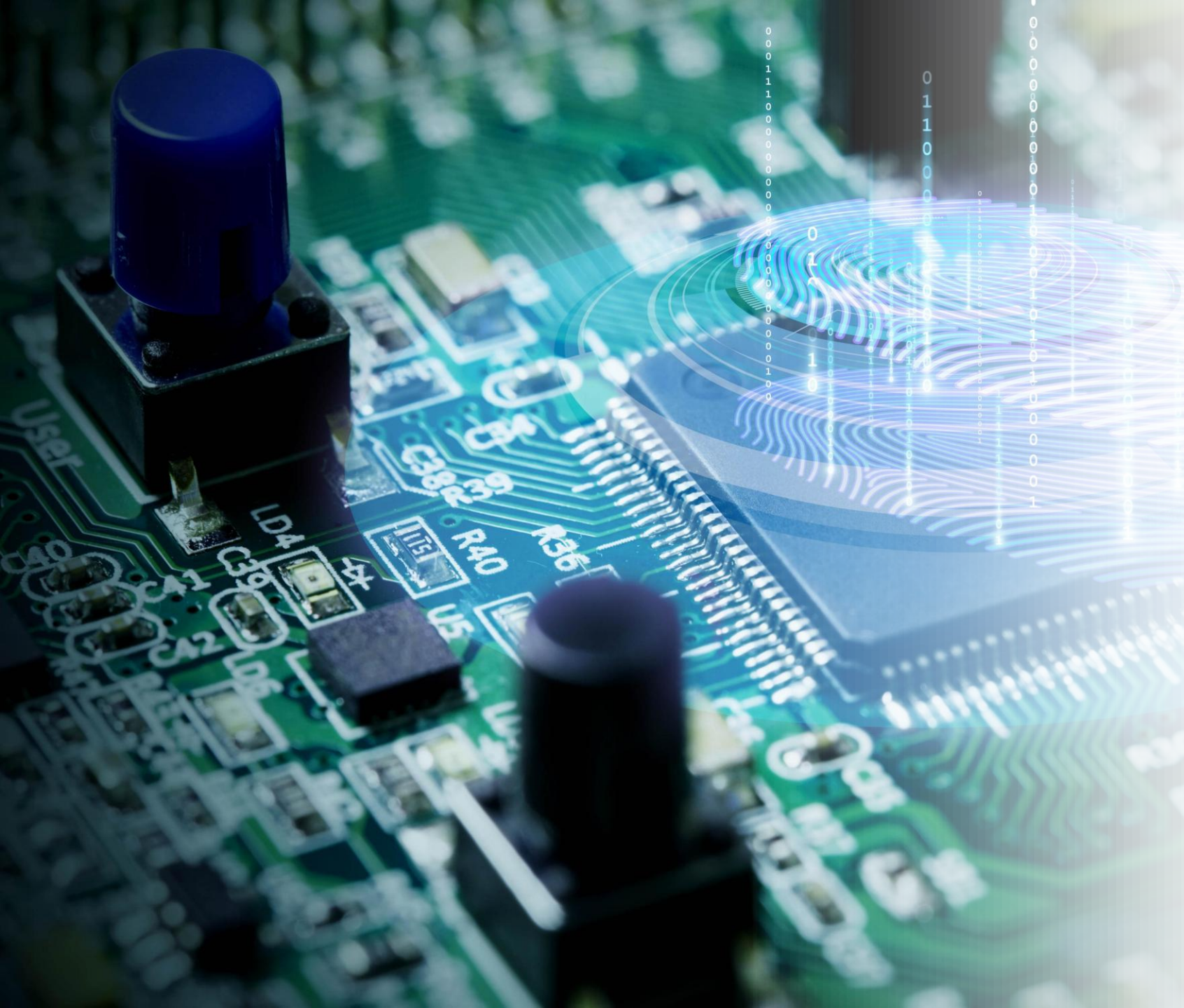
- Community positioning vs “bank competitor” messaging
- SEG and niche-market expansion strategies
- Hyper-local marketing and partnerships
- Faster consumer and small business lending





Operational Efficiency Without Losing Service

- Eliminate unnecessary complexity
- Automate repetitive processes
- Simplify products and workflows
- Protect member experience while reducing friction

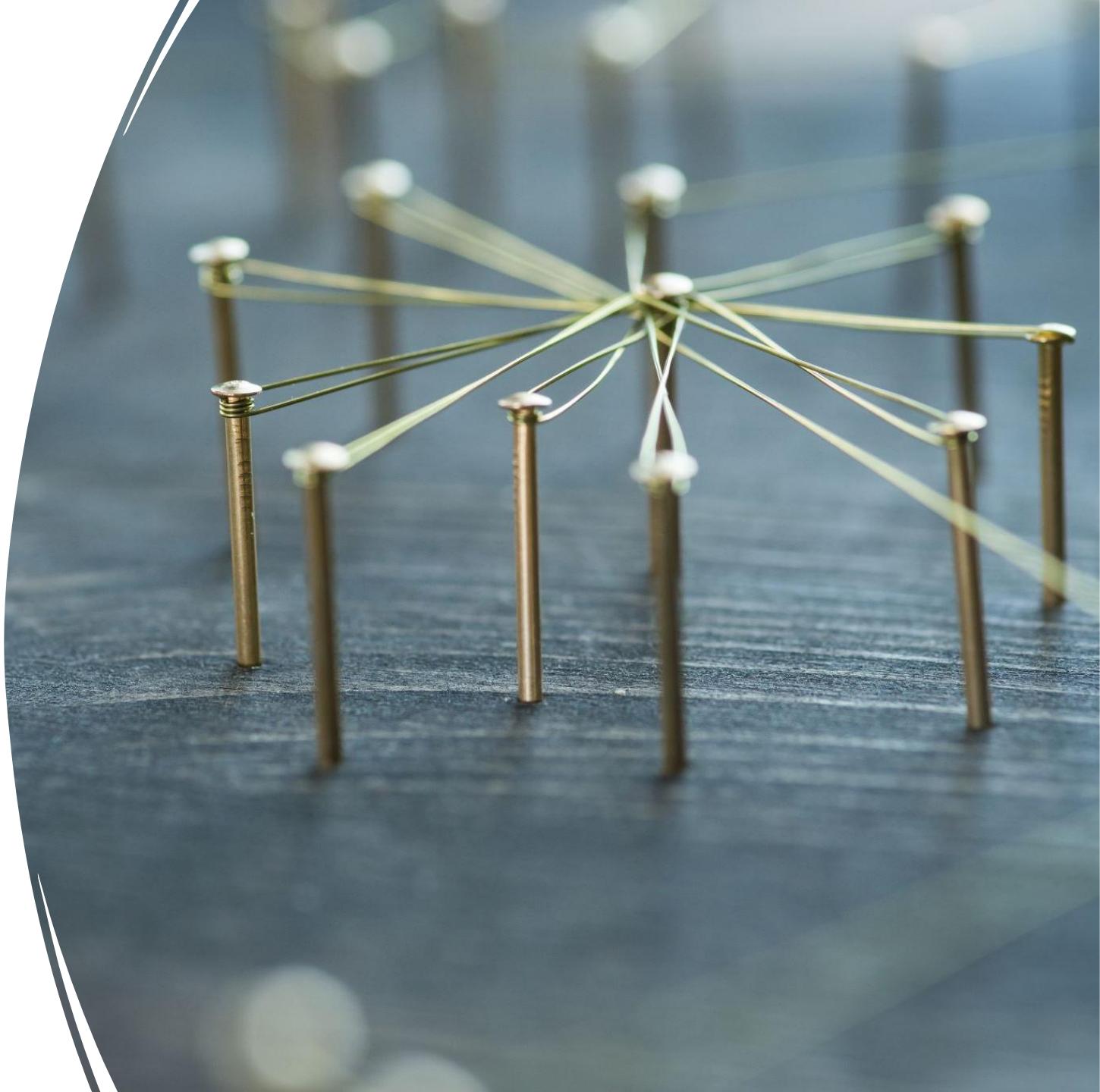


Technology: What SAS Credit Unions Truly Need

- Technology must support strategy — not trends
- Digital account opening and lending are foundational
- Data visibility matters more than “more systems”
- Vendor partnerships can create scale advantages

Collaboration as a Strategic Weapon

- Shared services and cooperative partnerships
- CUSOs as force multipliers
- Peer collaboration reduces learning curves
- Independence does not mean isolation



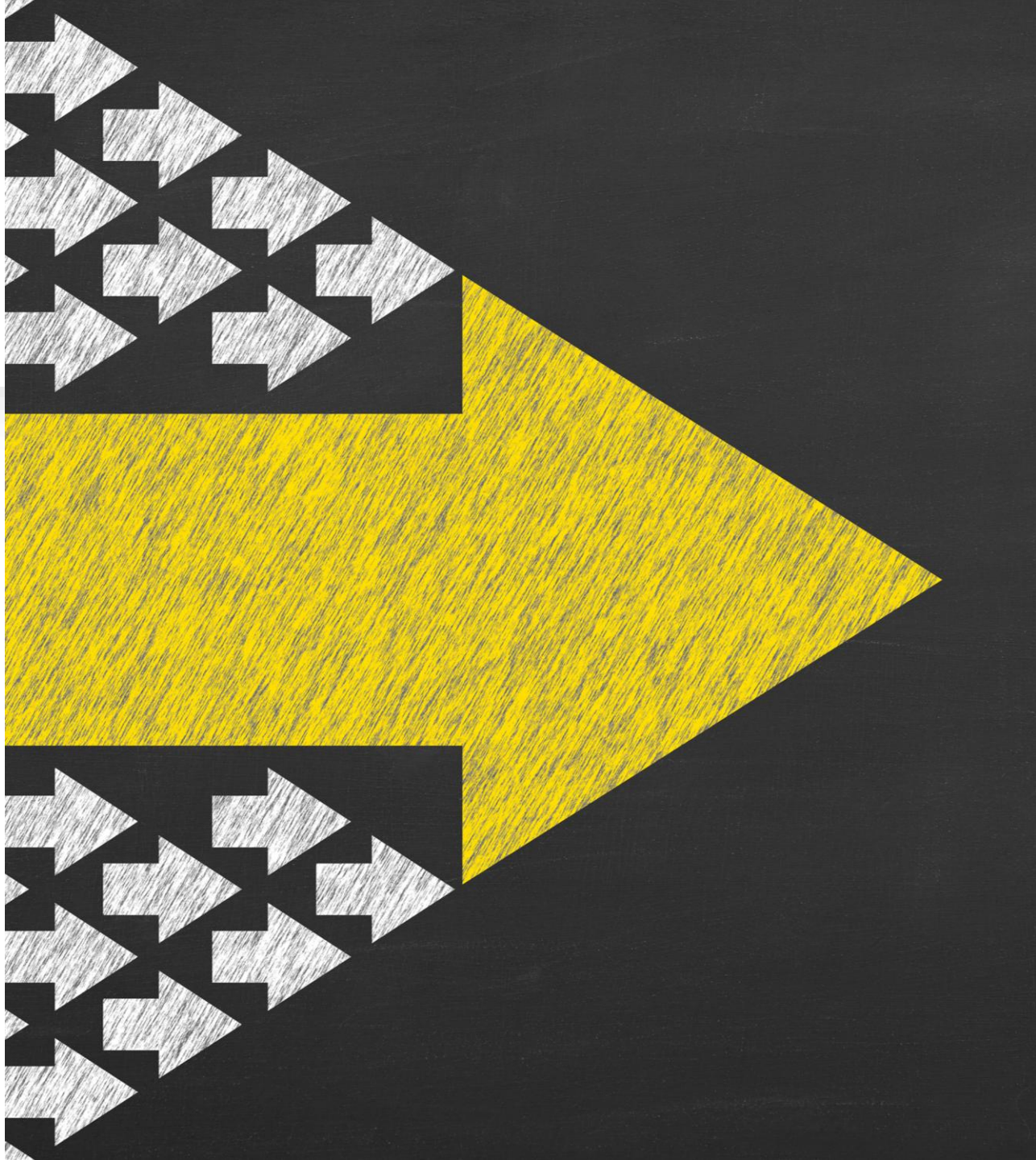


Leadership in a SAS Environment

- Leaders wear multiple hats effectively
- Strategic clarity is essential
- Speed of execution becomes a competitive advantage
- Culture often starts with executive behavior

Board Governance That Supports Growth

- Boards must think forward, not backward
- Governance should prioritize relevance and sustainability
- Focus on strategic outcomes, not operational weeds
- High-performing boards encourage intelligent risk





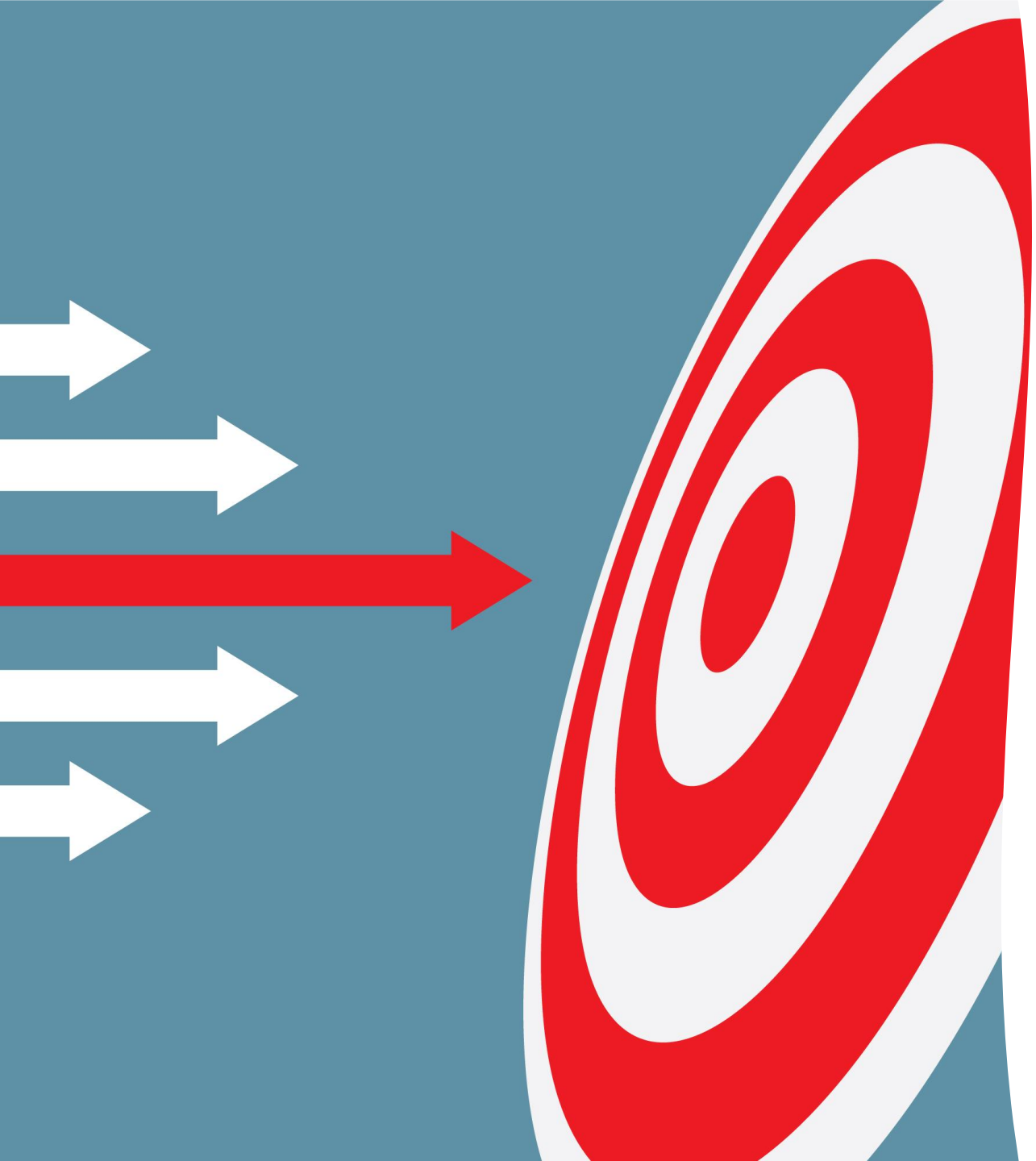
Capital and Financial Sustainability

- Strong capital enables strategic flexibility
- ROA alone is not the full story
- Investments should connect to future growth
- Sustainable earnings support independence

SAS Credit Union Talent Challenges

- Recruiting and retaining talent is harder at smaller scale
- Leadership development becomes critical
- Cross-functional employees create flexibility
- Culture can outperform compensation alone





The Most Important SAS KPIs

- Membership growth rate
- Loan growth and relationship depth
- Capital growth and core earnings
- Member engagement and checking penetration

What 10X-Level SAS Credit Unions Do Differently

- Invest before they are fully comfortable
- Stay highly visible in their communities
- Operate with urgency and optimism
- Execute strategy consistently over time



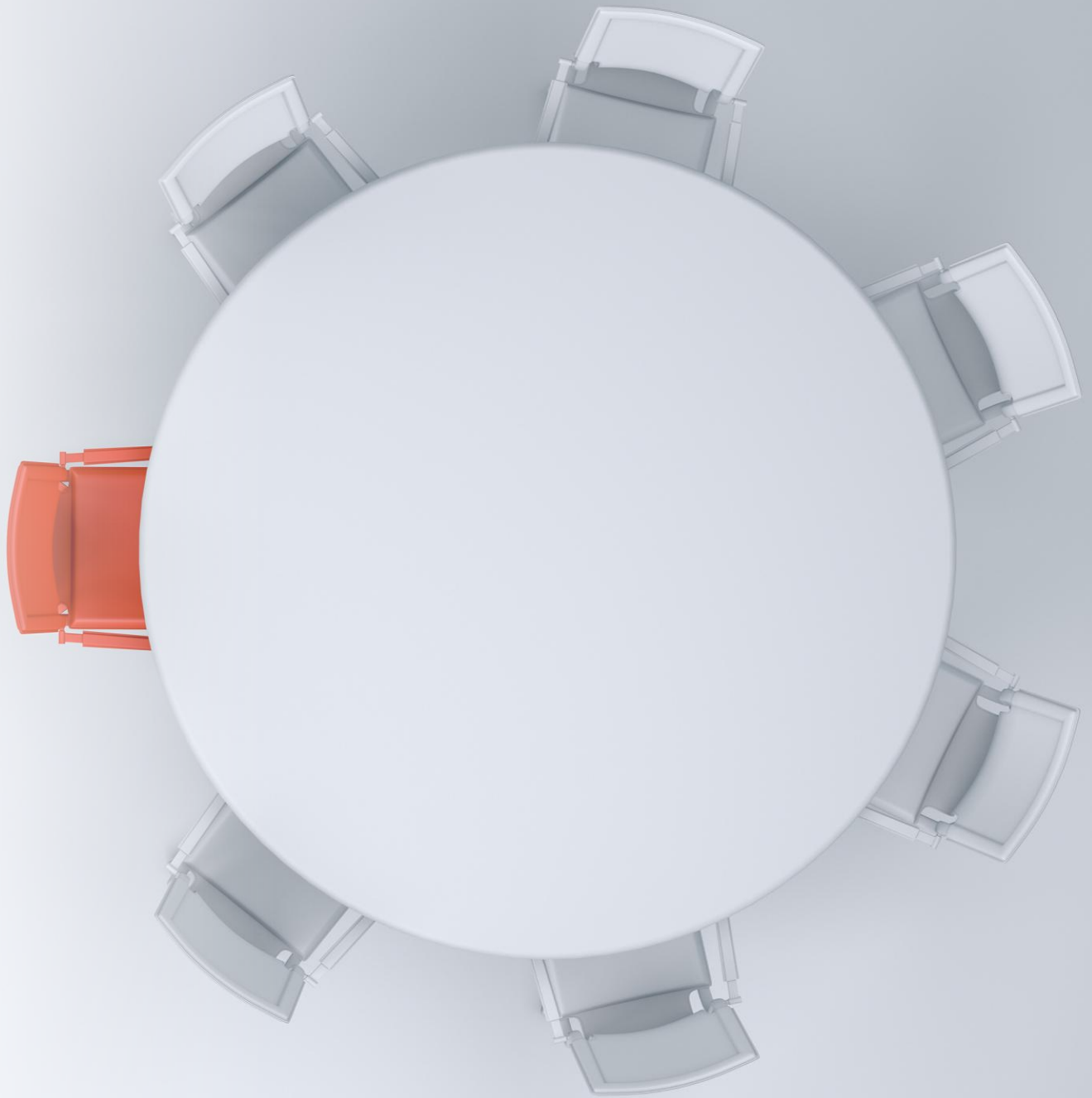


Building the SAS Success Playbook

- What sections should come first?
- Where do SAS credit unions need the most help?
- Which ideas are practical and scalable?
- What tools and examples would be most valuable?

Interactive Roundtable Discussion

- Biggest challenge to long-term independence
- Most overlooked growth opportunity
- Best operational improvement recently implemented
- One thing every SAS CU should stop doing



Closing: The Future of SAS Credit Unions

- Small credit unions still have enormous opportunity
- Relevance and execution beat size alone
- Collaboration will shape the next generation of winners
- The SAS Success Playbook belongs to the movement, not one institution



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