

The logo for Strategic Process Management (SPM) features the letters 'S', 'P', and 'M' in a large, bold, dark blue font. Each letter is overlaid with a horizontal arrow pointing to the right. The 'S' and 'M' are overlaid with a light blue arrow, while the 'P' is overlaid with a grey arrow. Below the letters, the full name 'STRATEGIC PROCESS MANAGEMENT' is written in a smaller, dark blue, sans-serif font.

**SPM**

STRATEGIC PROCESS MANAGEMENT

# How Credit Unions Ended Up Competing in the Wrong Arena

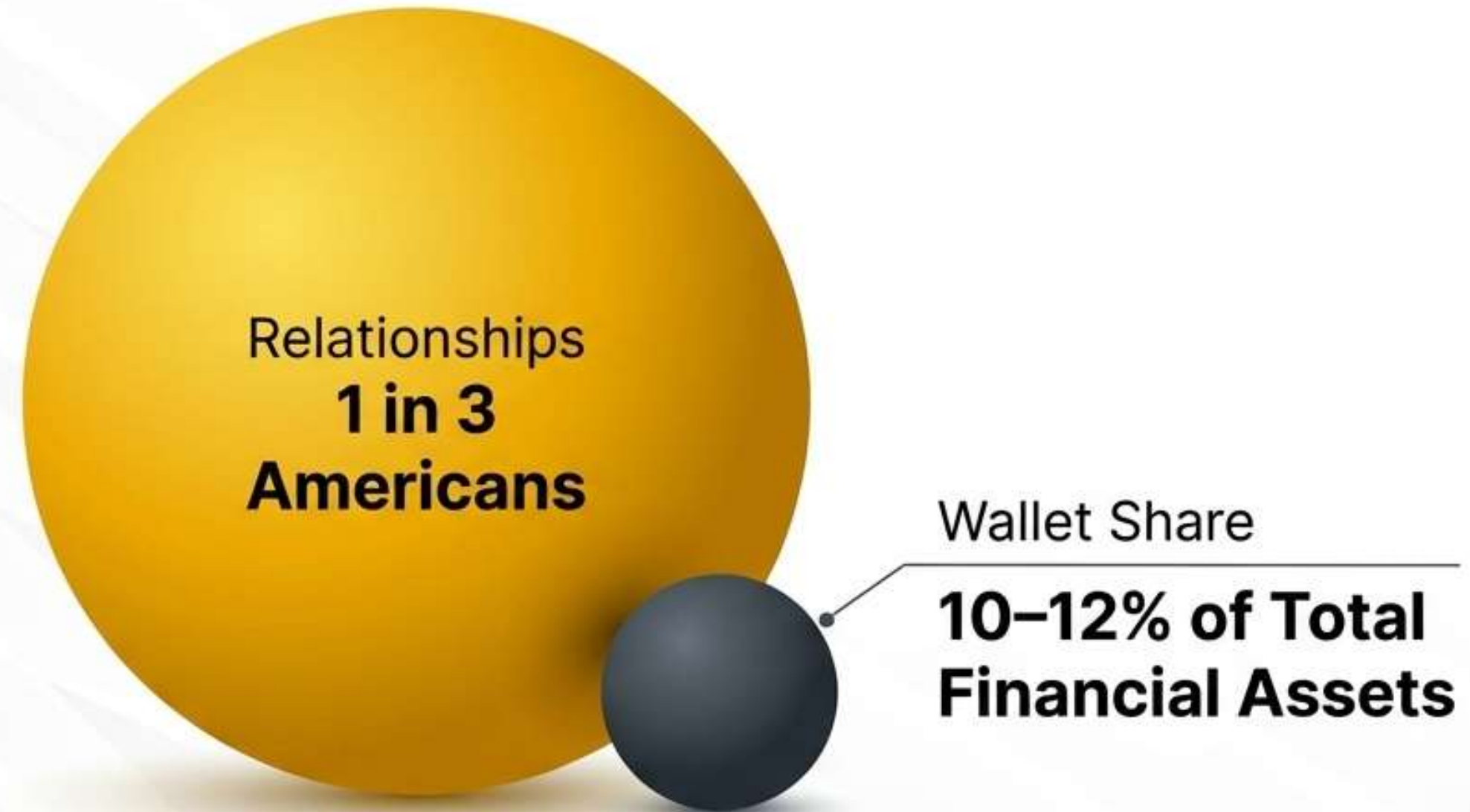
*A Conversation About How the Industry May Be Unintentionally Narrowing It's Own Relevance*

*Part 1 of a 3 Part Discussion*

***Day of Discovery # 36***

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to request your complimentary strategic planning guide.

# The Hidden Strategic Paradox



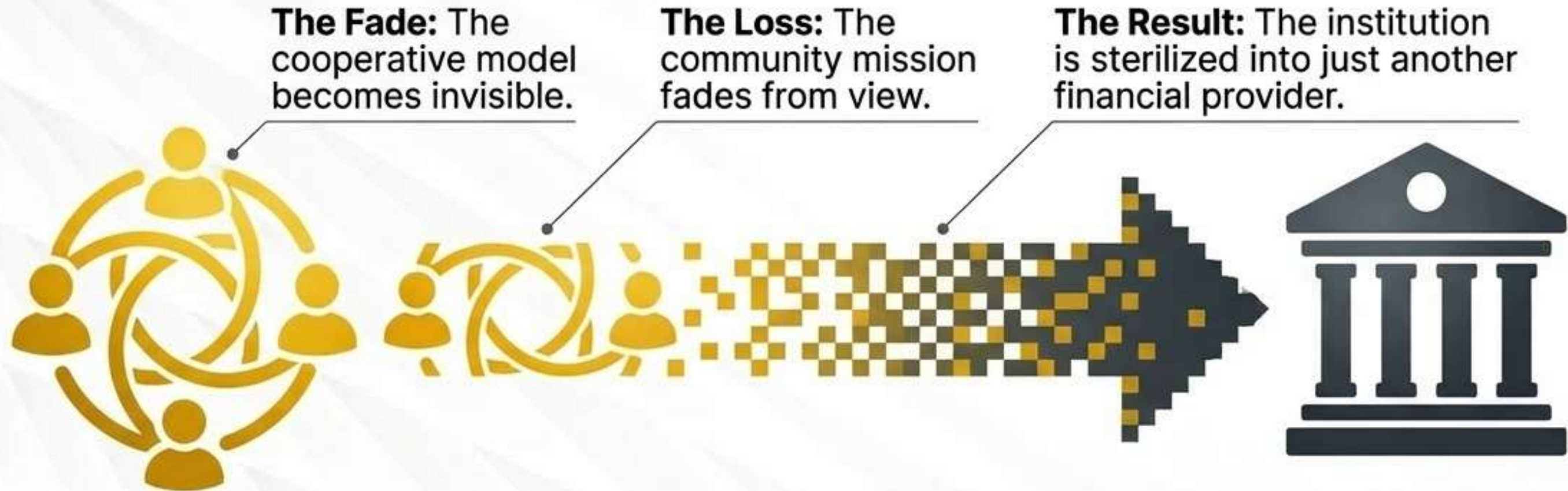
According to FDIC and NCUA data, credit unions have the relationship, but often capture only a fraction of the financial activity.

# The “Numbers Game” Arena



When the conversation centers solely on financial comparison, the competitive field narrows. It becomes a numbers game—one that is inconsistent and unstable as a long-term strategy.

# The Unintended Consequence of Financial Sterilization



“ Are credit unions making it too easy for banks and fintechs to compete for their members? Or worse — too easy for members to leave? ”

# The Story Credit Unions Think They Tell

## Expectation



## Reality



**Key Insight:** Most credit unions believe they communicate their deeper purpose. In practice, these messages are positioned in a distant second place to the numbers game.

# The Missing Element in Strategic Planning



Most strategic plans focus heavily on operational and technical capabilities. Yet the character of the institution's presence in its community may be its greatest long-term advantage.

# The Strategic Pivot

Current State



Institutional Story



Future State



**Strategy must reverse. The institutional story must lead. Financial services should support the story—not define it.**

# Identity: Marketing vs. Strategic Governance

## As a Communications Theme (Marketing)

Run by the marketing department

Relies on aspirational messaging

Treated as secondary to rates and fees

## As a Strategic Objective (Governance)

Governed by executive leadership

Embedded directly in strategic priorities

Defines core institutional decisions

The shift cannot happen through marketing alone. The identity of the credit union must become a strategic objective.

# Introducing Dynamic Strategic Governance (DSG)



DSG turns institutional purpose into governed strategy instead of aspirational messaging.

# The Connection Members Rarely See



When members support their credit union, they are supporting their community. Decisions remain rooted locally, but this invisible connection is rarely explained clearly.

# Synthesis: From Financial Provider to Community Steward



**The Strategic Opportunity:** Credit unions may never permanently win the war over rates. But their real advantage lies in something much larger: operating not simply as financial providers, but as true stewards of the communities they serve.



**If credit unions can serve as stewards of their communities... what does that actually look like?**

**Next Discussion: What Makes a Credit Union a Steward of the Community? (Part 2)**



**Strategic Process Management (SPM)** implements **Dynamic Strategic Governance™ (DSG)** as an institutional operating discipline.

If your board and C-Level Team are serious about governing strategy  
– not just approving it –  
it's time to elevate the model!

**Request a Strategic Governance Briefing: [Info@SPM.Consulting](mailto:Info@SPM.Consulting)**



*ProStrategy.ai U.S. Patent Pending*

**ProStrategy.ai™**

The enabling platform for **Dynamic Strategic Governance™**

- ✓ Enterprise-to-department alignment.
- ✓ Governed ideation and sequencing.
- ✓ Metric-guided pacing.
- ✓ Continuous strategic clarity.

**SPM** defines the discipline. **DSG™** is the model. **ProStrategy.ai™** enables the system.