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Growth Through Innovation and Connection

From AI strategy and leadership spotlights to professional development and industry connections, discover what's ahead

The credit union movement has long been built on connection, innovation, and a commitment to serving members and communities. As the industry evolves, opportunities continue to emerge for institutions to strengthen operations, embrace new ideas, and position teams for long-term success.

This issue of the *Small Credit Union Connection* explores the evolving role of AI in strategy and decision-making, highlights the legacy of growth and community impact through this month's Small Credit Union Spotlight, and shares opportunities available through complimentary BSA training designed specifically for credit union teams.

The stories and resources featured this month are designed to provide insights that can support teams today while helping prepare for what's ahead.

A reminder to mark calendars for next month's Fintech Connect conference. Explore emerging technology, innovative solutions, and conversations shaping the future of financial services at Fintech Connect. **Small credit unions receive 25% off conference tickets**, creating an opportunity to connect, learn, and bring back ideas that support continued growth and member impact.

The New "Chicken vs. Egg" Debate: AI Adoption vs. Strategy vs. Governance

As AI adoption accelerates, a key question emerges: what comes first — implementing AI tools, building a strategy, or establishing governance? While many organizations are moving quickly to embrace AI, fewer have developed the frameworks needed to align innovation with measurable goals and responsible oversight. Success depends on creating a balanced

approach where strategy, governance, and adoption work together to support long-term impact.

Read the full article Barb Lowman, President, CUNA Strategic Services

Small Credit Union Spotlight: A Legacy of Growth & Community Impact

American Spirit FCU CEO, Maurice Dawkins

Since becoming CEO of American Spirit Federal Credit Union in 2003, Maurice Dawkins led the organization through significant growth while maintaining a focus on community impact. When stepping into the role, the credit union operated a single branch; today, it serves members across Newark, Dover, and Middletown, Delaware. During his tenure, assets have grown more than $50 million, reflecting both strategic leadership and strong member relationships built on trust and service.

In addition to his role as CEO, Maurice also serves as Board Chair of the CCUA, further extending his leadership across the credit union movement. Mr. Dawkins believes small credit unions play a unique role by creating an environment where members feel known, valued, and supported. Through his commitment to financial literacy, personalized service, and community connection, Maurice continues to help create meaningful impact both within his organization and throughout the industry.

Complimentary BSA Training

CCUA member credit unions receive complimentary BSA training through Cooperative Education to help staff and board members stay informed and meet annual training requirements. Flexible options include on-demand, virtual, and in-person learning opportunities designed to fit varying schedules and needs. Training covers key compliance topics and regulatory updates to help support a strong culture of compliance across the organization.

Request your free BSA training session

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