



Solving the Talent Equation
Attract, Engage, and Retain
the People Your Credit Union
Can't Afford to Lose

Strategic Workforce Solutions for Credit Union Excellence

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What we will cover today

Topic	Focus Areas
The Talent Crisis	Understanding the Stakes and Competitive Pressure
Five Critical Challenges	Acquisition, Remote Work, Culture, Technology, Compliance
Remote Work Revolution	Flexibility Expectations and Cultural Transformation
Succession Planning	NCUA 2025 Rule and Regulatory Requirements
Compensation Strategy	Total Rewards, SERPs, Split-Dollar Programs
EANE Solutions	Comprehensive Talent Strategy and Implementation

The Talent Crisis: 40% Executive Turnover Over 5 Years

40%

*Executive Level Turnover Expected
in 5 Years*

5 Years

Timeline Until Crisis Point

Critical Gap

Current vs. Future Talent Needs

Widening Gap

The gap between current state and future needs is widening rapidly

Perfect Storm

Skills gaps, compensation pressures, and cultural shifts creating a perfect storm

Mission-Driven Talent

Purpose-driven workers seeking mission-aligned opportunities

Holistic Approach

The talent equation requires simultaneous focus on attraction, engagement, and retention

Five Critical Challenges Credit Union Leaders Face in 2026



Talent Acquisition and Retention

Competing for scarce executive and specialized talent in a technology-driven market



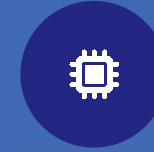
Hybrid and Remote Work Dynamics

90% plus of some CU staffs now work remotely, requiring cultural cohesion strategies



Cultural and Generational Divides

Multicultural leadership at 30% of management, diverse value systems



Technology Integration

92% of HR leaders planning to incorporate AI into talent management



Succession Planning Compliance

NCUA 2025 regulatory requirements now in effect for all federally insured credit unions



The Remote Work Revolution: 24% Would Sacrifice Salary for Flexibility

Game-changing Statistic

24% of workers willing to take 10-20% pay cut for remote work capability

New Expectation Standard

Remote and hybrid options are now an expectation, not a benefit—100% of candidates expect flexibility

Proven Impact Case Study

Remote transition increased employee engagement from 55% to 78%, with turnover dropping to single digits

Strategic Balance Required

Balance flexibility with cultural connection through intentional design and team engagement activities

Sources: Owl Labs State of Hybrid Work 2024 Report; Yahoo Finance Remote Work Research 2026; Credit Union Remote Work Case Study

Succession Planning: NCUA 2025 Rule Creates Urgency and Opportunity

1

Rule Effective Jan 1, 2026

NCUA final rule requires written succession plans for all federally insured credit unions

2

Required Coverage

Must address CEO, CFO, and other critical positions identified by the board

3

Talent Pipeline

40% executive turnover forecast makes internal talent pipeline development mission-critical

4

Best Practice

Look internally first - current employees are cultural fits and may leave if passed over for external hires

Source: NCUA Final Succession Planning Rule (Effective January 1, 2026); McDermott + Bull 2025 Executive Analysis

Modern Compensation Strategy: Beyond Base Salary to Total Rewards

Executive Retention Plans (SERPs)

Supplemental Executive Retention & Retirement Plans identified as best defense for executive talent retention and engagement

Split-Dollar Programs

Programs aligning long-term executive goals with credit union success and wealth building

Tiered Retention Bonuses

Structured incentives at 90 days, 120 days, and 6 months to protect key talent during transitions and critical periods

Personalized Benefits Packages

Addressing multicultural and diverse workforce needs for competitive recruitment and retention in 2025-2026 market

Leadership Development: From Operations Manager to Master Storyteller



Strategic Evolution

Modern CU CEOs must evolve beyond operational excellence to strategic communication and external relations management.



Technology Integration

92% of HR leaders incorporating AI and technology into leadership development programs for efficiency and insights.



Key Competencies

Strategic thinking, media relations, stakeholder management, and cultural leadership in multicultural organizations.



Development Pathways

Internal promotion tracks, mentoring programs, and external executive education partnerships aligned to credit union mission.



Employee Engagement: 82% Retention Improvement Through Strategic Onboarding



Onboarding Impact

Strong onboarding improves retention by 82% and productivity by 70% - one of the highest ROI talent initiatives available.



Engagement Strategies

Regular town halls, monthly positive leadership communications, celebration events like 'Day of Champions' drive engagement and belonging.



Remote Engagement

Remote workforce engagement requires intentional culture-building - cannot rely on physical proximity; purposeful communication and connection essential.

Interactive Exercise: Assess Your Current Talent State

Instructions: Please rate your credit union on each dimension below using a 1-5 scale (1=Critical Gap, 5=Strength). This exercise is confidential—no right or wrong answers

Dimension	1 - Critical Gap	2 - Needs Work	3 - Adequate	4 - Strong	5 - Excellent
Succession Planning Readiness Do you have written succession plans for CEO, CFO, and key positions? Is internal talent identified and being developed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compensation Competitiveness Are your base salaries, benefits, and total rewards package competitive in your regional market? Can you compete for top talent?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Remote Work Strategy Do you have a clear, documented remote/hybrid policy? Is your culture intentionally built and maintained for distributed workforce?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leadership Development Programs Do you have formal programs to develop emerging leaders? Are future leaders receiving strategic training for external relations and stakeholder management?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employee Engagement & Onboarding Is onboarding a comprehensive 90-day program or a checklist? Do employees report high engagement and strong mission alignment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reflection Questions

- Which dimension has your lowest score?
- Which dimension surprised you?
- What's one quick win you could implement in the next 30 days?

You will use these ratings in the next slide to generate personalized next steps. Keep your scores handy.

Your Talent Equation Score: Personalized Next Steps

Based on your self-assessment ratings, here's what your score indicates:

Score Range	Assessment & Next Step
Average Score 4.5-5.0	Talent Leadership Position: You're a model for the industry. Focus: Continuous optimization and sharing best practices.
Average Score 3.5-4.4	Strong Foundation: You have good practices in place. Focus: Fill specific gaps identified. Next Step: Targeted enhancement in 2-3 key areas (usually compensation and succession planning).
Average Score 2.5-3.4	Opportunity Zone: You have gaps that need attention. Focus: Quick wins + systematic improvement. Next Step: EANE's 90-Day Action Plan with immediate implementation.
Average Score Below 2.5	Critical Intervention Needed: Talent crisis risk is high. Focus: Urgent assessment and immediate action.

Personalized Recommendations

If Succession Planning Scored Lowest

URGENT ACTION REQUIRED: NCUA compliance deadline has passed. First step: Conduct talent assessment to identify successor candidates for CEO, CFO, and 3-5 other critical roles. Timeline: Complete by end of Q2.

If Compensation Scored Lowest

IMMEDIATE PRIORITY: You're likely losing talent to competitors. First step: Benchmark your total rewards against regional banks and credit unions. Identify gaps in base salary, benefits, and retention programs. Timeline: Competitive analysis within 30 days.

If Remote Work Strategy Scored Lowest

HIGH PRIORITY: Talent expectations are misaligned with reality. First step: Document your remote/hybrid policy (if informal) and communicate clearly to all employees. Assess engagement gaps. Timeline: Policy and communication within 30 days

If Leadership Development Scored Lowest

MEDIUM-HIGH PRIORITY: Your future leaders need deliberate investment. First step: Identify your top 3-5 high-potential employees and assess their readiness for next-level roles. Create individual development plans. Timeline: Assessments within 45 days.

Your Immediate Next Steps (Next 30 Days)

- [Highest priority item from your lowest-scoring dimension]
- [Second priority item]
- [Quick win that can show immediate momentum]

This exercise is designed to give you clarity on where to focus first. The most successful organizations pick one dimension, achieve results, then move to the next. Trying to fix everything at once leads to overwhelm and failure.

Comprehensive Talent Strategy: Four Pillars of Excellence

Real-World Workforce

Insights

Data-driven analysis of your talent landscape, competitive positioning, skills gaps, and retention risks specific to credit union environment.

Leadership Development Programs

Leadership

Customized executive and emerging leader development aligned to credit union mission, values, and strategic objectives.

Modern Total Rewards

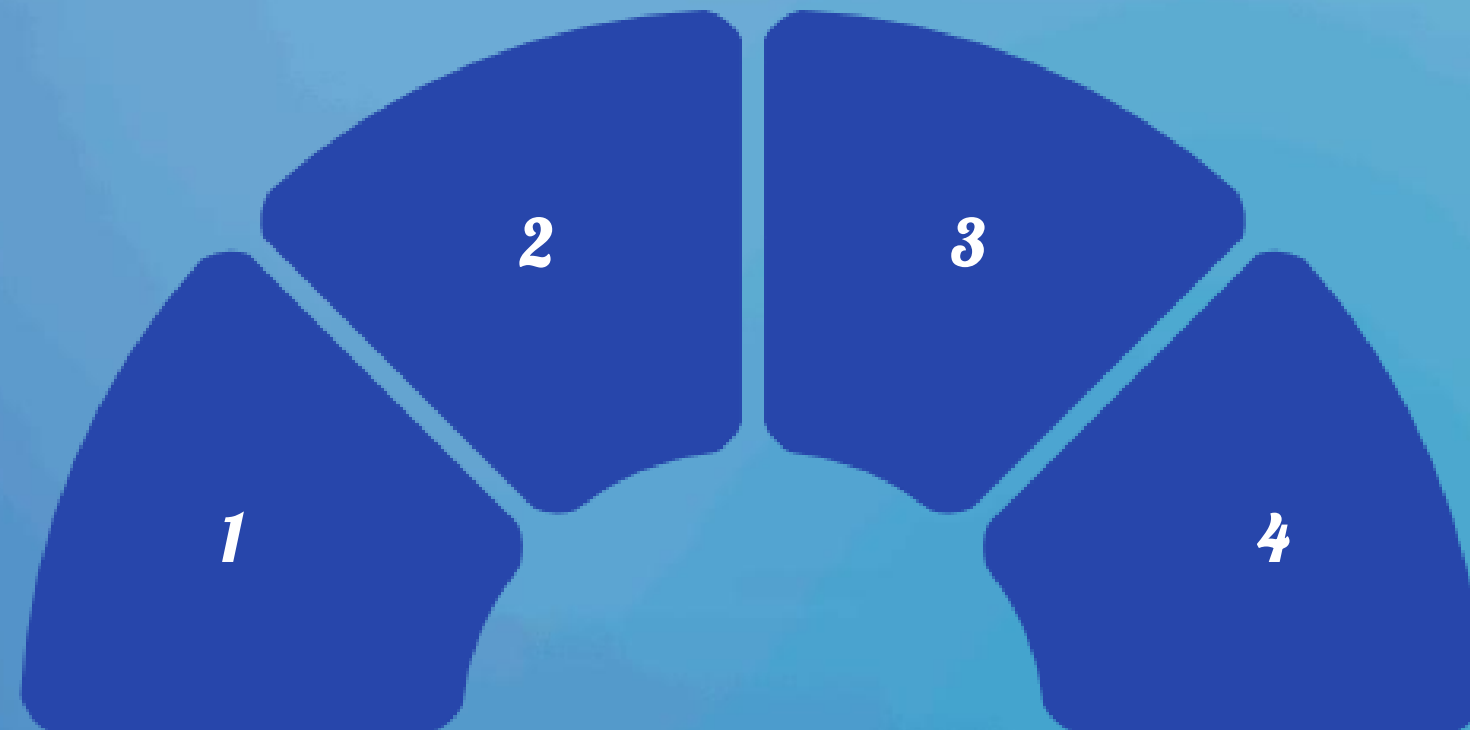
Guidance

Comprehensive compensation strategy, benefits design, retention programs (SERPs, Split-Dollar, incentive structures) and competitive benchmarking.

Employee Experience

Solutions

Onboarding excellence, engagement programs, culture alignment strategies, and experience design that reinforces your mission.



Implementation Roadmap: 90-Day Action Plan to Transform Your Talent Strategy

1

Phase 1: Assessment (Days 1-30)

Talent landscape assessment to identify critical gaps, succession risks, compensation competitiveness, and immediate retention threats.

2

Phase 2: Design (Days 31-60)

Strategic design of succession plans (NCUA compliance), compensation framework, leadership development programs, and engagement initiatives.

3

Phase 3: Launch (Days 61-90)

Implement onboarding enhancements, communicate total rewards strategy, activate employee referral program, establish leadership development track.

Quick Wins

Employee Referral Program Activation

Launch referral incentives and tracking system to leverage internal networks for talent acquisition.

Retention Bonus Structure for At-Risk Executives

Design and implement targeted retention bonuses to secure key executive talent and prevent departures.

AI-Enhanced Recruitment Process Implementation

Deploy AI-powered tools for screening and matching to accelerate hiring and improve candidate quality.

QUESTIONS??

Thank you!

I'm here to help !

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References and Sources

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