



Cheryl Cran
TAKE CONTROL!
TAKE ACTION!

INDUSTRY EXPERTISE: CREDIT UNIONS

Credit unions are member driven and member focused. This makes them a unique player in the financial industry. Credit unions differ from large banks and financial institutions in that the member is part of the family simply by joining the credit union.

Credit unions also face unique modern challenges such as:

- Increasing mergers as smaller credit unions struggle with capitalization
- Increasing competition for customers among financial institutions
- Blending of cultures within the credit union (such as operations understanding branch challenges and vice versa)
- Ongoing changes that affect the required skill sets of the leaders and executives
- Increasing technology requirements, learning and application
- Attracting high performing staff and retaining them
- Shifting employee requirements due to a variety of generational viewpoints

Cheryl Cran, CSP has worked with leaders and their teams within the credit union system for over fifteen years. As a sought after consultant, trainer and speaker Cheryl has first hand knowledge of the credit union system - where it has been and where it is going.

Cheryl has worked for a large financial institution, the Bank of Montreal as well as GE Capital (formerly MICC) and then headed up the first mortgage program of its kind in BC for Westminster Credit Union in 1992. The mortgage sales program was so successful that Cheryl and her team outsold the \$10 million targets, and she soon worked herself out of a job.

Cheryl took her financial leadership experience and went on to work as a consultant for Kaizen Consulting for two years before starting up her own firm in 1994. Since then she has worked with thousands of companies and their leaders in a variety of industries.

Cheryl brings practical understanding and a wide range of perspectives based on how other industries have gone from good to great. Add to that her humorous and interactive style and you have your very own outsourced 'gold mine' in Cheryl Cran.

Cheryl's blend of unique insights, practical solutions and humorous delivery brings you expertise on:

- Increasing the skill set of your executives and your leaders so that they are better equipped to deal with change

- Working with leaders and their teams to come up with innovative ideas to help gain competitive advantage
- Build solutions based on the strengths of the credit union culture; capitalize on the largest asset, “the people,” and increase employee and member satisfaction
- Provide opportunities for teams to buy in to the realities of being a sales culture and what that means to each individual within the credit union