

Ray: We are here at the NCUA 2017-

Carmen Vigil: NWCUA.

Ray: NCUA, take two. How about I say this, hey we are here at the Northwest Credit Union Association 2017 MAXX conference in beautiful Spokane, Washington. We're here with Carmen Vigil. How are you, Carmen?

Carmen Vigil: I'm doing well. It is a beautiful day, in fact, in Spokane, Washington.

Ray: It's gorgeous out there. The leaves are turning. It's all orange and green and yellow, and all sorts of colors out there. But something cool's going on inside here. We have a lot of young professionals over there which we'll talk about in a few minutes here. But you are Community Manager for the Northwest Credit Union Association.

Carmen Vigil: Correct.

Ray: Tell us about that.

Carmen Vigil: Yes. It's exciting. My job is really about people. It's bringing people together, whether that's a group of compliance individuals, that they have a deeper network to learn from each Other. Young professionals, chapters. I work with the World Council of Credit Unions programs. Global Women's Leadership is launching here in the Northwest this year. Very exciting. I work with our small credit unions. Helping them develop a stronger network among smaller credit units.

Ray: Oh, I'm glad somebody's taking up that effort because, as we all know, the smaller credit unions make up the bulk of this industry, and so what are your plans in that area? I don't mean to go off on a tangent here, but what are your plans in that area to help this group out?

Carmen Vigil: Yes, great question. We're meeting tonight. We're convening at 5:30-

Ray: Timely.

Carmen Vigil: Very timely. The small credit union round table is happening. The theme is collaboration, which it really is every time we meet. It's all about collaboration. We're going to be talking about how we can work together, or how the small credit unions can work together smarter and better, and resource share more to really thrive.

Ray: Very cool.

Carmen Vigil: That's our focus right now, and then we'll build programming based on those conversations.

Ray: That seems to be the theme in a lot of these conferences, or just this year in general. The first half of the year was digitization. Let's digitize everything. All of a sudden, the last half of the year, I'm hearing more collaboration. Let's collaborate, collaborate. We have to collaborate to compete. Is that what you're finding?

Carmen Vigil: Yes, absolutely. And that's really the crux of my job, is how I can help credit unions collaborate. Yeah, that's music to my ears. Super exciting.

Ray: Very cool. Very cool. Hey, let's talk about the young professionals, because we have a group of ... a whole bunch of them over there. At least a dozen, two dozen, something like that?

Carmen Vigil: 18 to be exact.

Ray: Right there in the middle. What's your role with them this year?

Carmen Vigil: Yes.

Ray: How are you helping them?

Carmen Vigil: This is the Young Professionals Network first meeting. We've been working with the regional Young Professional groups. We've got Climb Idaho doing awesome stuff in the state of Idaho. We've got Young Credit Union Professionals in Portland, Oregon, Young Credit Unit Professionals in Seattle, Washington, and we've all come together to build a network that spans three states.

We had a competition. Eighteen folks were selected. They all had to do videos, so similar to Next Top Credit Union Executive. We made them do videos and then a judging committee chose 18 folks.

Ray: How nice.

Carmen Vigil: They're here. They've received a full ride scholarship to attend MAXX. See what we can build together from here.

Ray: Because I was going to add ... my next question's what are your goals with this group and what are some of their goals that you've discovered while talking to them?

Carmen Vigil: Yeah, formally it's to attend MAXX, to connect with their regional groups, to become leaders within those groups. That's an expectation, actually. They're all going to attend advocacy events in 2018, because that's our big focus here in the Northwest. Advocacy underlies everything that we do. That's our biggest

job. They're definitely going to be involved with advocacy. And then, I really want to hear from them, after going through this conference, where can you add value.

One thing we talked about in our orientation, which we just had, what's, for what reason? Why are we getting together? It's so we can help our members do what? That's what we're talking about and we're all going to work together to figure out what that fill in the blank is.

Ray: And attracting that next generation, as well. Because it's kind of like an industry-wide succession plan, if you will, to keep the new generations coming forward and jumping into the credit union movement. It sounds like that might be one of your bigger goals, as well.

Carmen Vigil: Absolutely.

Ray: Spread the word.

Carmen Vigil: Yeah. We got to put the sexy back in credit unions. I think ... I've heard Troy Stang say that. It's like it has to be interesting or we're not going to get people, the really good talent, to come into this industry.

Ray: I agree. Very cool. And personally, what are some of your conference expectations? What are some of your plans for the conference? All that type of stuff. What do you hope to get out?

Carmen Vigil: Well, tomorrow night is really the biggest night for me. It's Christmas. Because it's our CU For Kids Auction. We're going to have our biggest auction yet. We've got nearly 400 people coming for it, and so it is ... no, roaring 20's. That was two years ago. It's Kentucky Derby. It's Kentucky Derby theme. I'm here. I'm with it. Kentucky Derby theme. We've got some really good things planned. A lot of folks have big hats, so it's going to be a lot of fun.

Ray: Bring your ponies and we'll bet on the winner.

Carmen Vigil: Mint juleps will be abound.

Ray: Yeah, very cool. All right. Big hats, mint juleps, and horses. We love it.

Carmen Vigil: And CU for Kids. Let's not forget.

Ray: CU for Kids. Joe Dearborn will be here, as well, talking. He's a really good guy, and another great organization in this industry, CU for Kids. And credit units are the third biggest organization giving to Children's Network hospitals. It's pretty cool that we are still ranked there third. It's pretty good.

Carmen Vigil: Yes. And CU for Kids was founded in Portland, Oregon.

Ray: That's right.

Carmen Vigil: And southwest Washington. So it's really, really close to this community. It's literally the most grassroots thing that you could point to, and it's just expanded from there. We're super proud of that.

Ray: Great message. And Carmen, anything else to add? Anything else to wrap up here?

Carmen Vigil: No, I'm just really excited that you're here.

Ray: Thank you.

Carmen Vigil: We have such great talent. We have such great enthusiasm in the Northwest. We have almost 50% market share of consumers are with credit unions.

Ray: Really. Oh, wow!

Carmen Vigil: That's something we're really proud of. And I think that you'll hear from some really talented and amazing folks this week.

Ray: All right. I hope so and I know so. All right. Carmen, thank you so much. Appreciate the time.

Carmen Vigil: Yeah, thanks, Ray.

Ray: Well done.

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