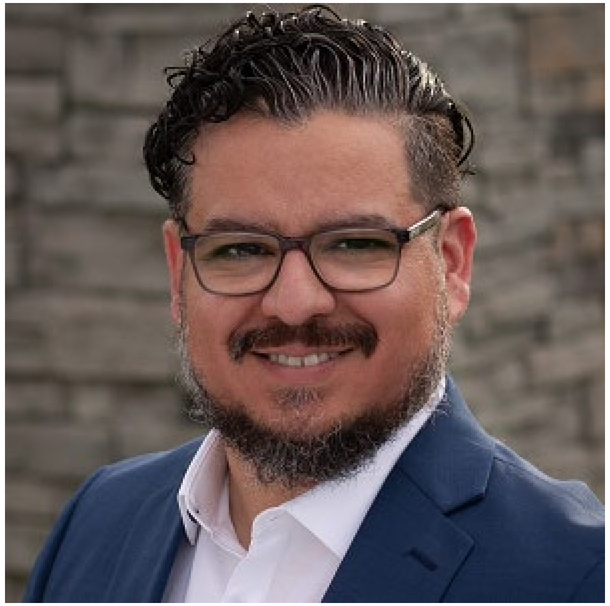
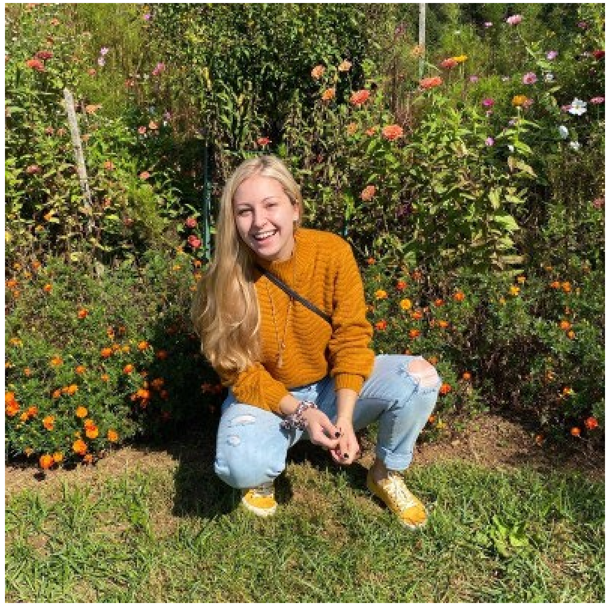
BUILDING A CULTURE CENTERED AROUND MEMBER EXPERIENCE

First Financial of Maryland Federal Credit Union

Our Speakers



Arturo Leon
AVP & Member
Experience Officer
First Financial of Maryland



Vida Brown
Director of Branch
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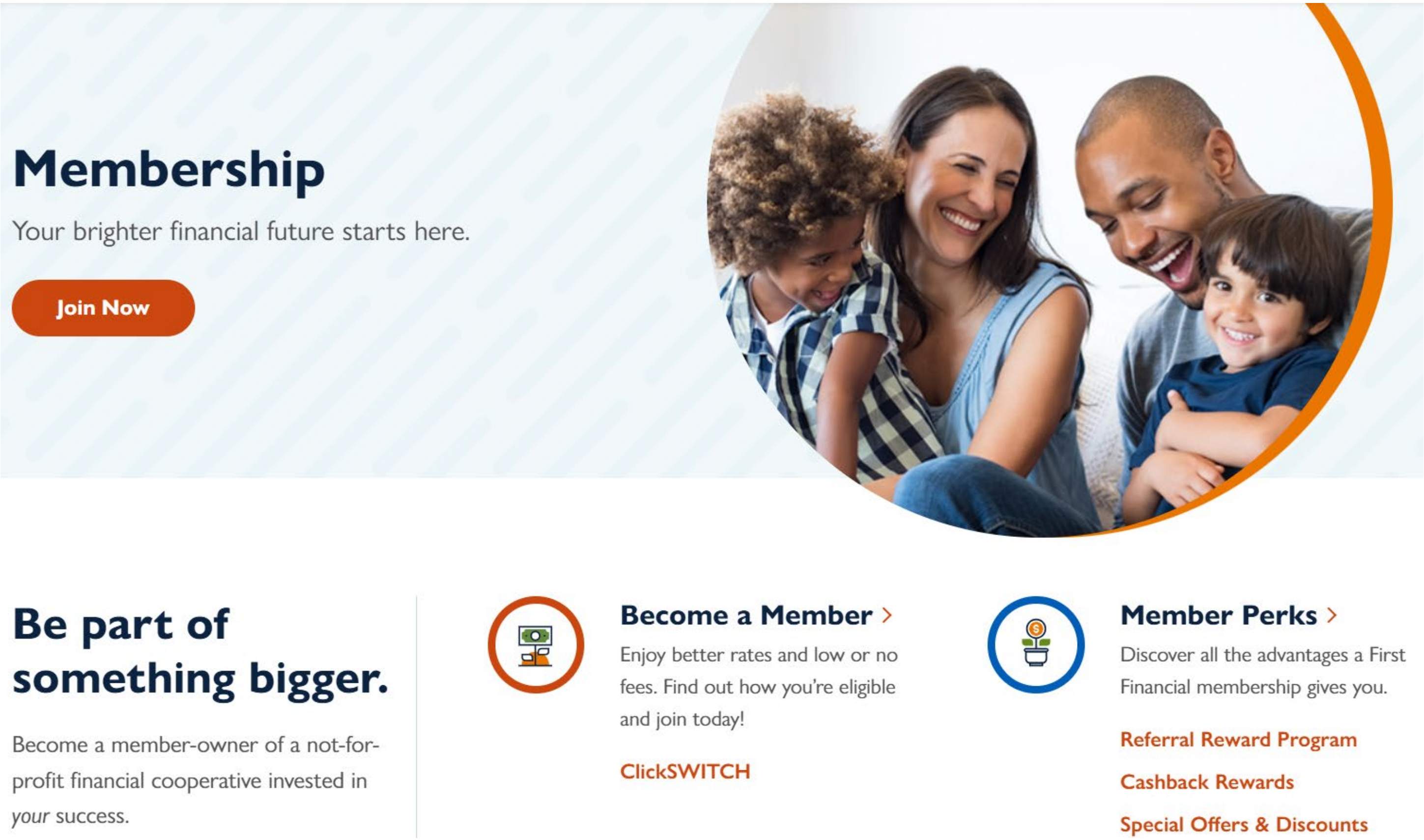
First Financial of Maryland

About First Financial of Maryland

- Sparks, MD
- Approx. $1.3B in assets
- Over 75,000 members
- 186 FTEs
- 9 branches



The Challenge/Opportunity

- It can be easy for even the best credit union leaders and team members to get **lost in their workflow** and **forget they have peers** across the organization who are **fighting the same challenges**.

- Let's take **card fraud as an example**. *A member experience specialist working with a concerned member might not understand why the credit union took certain steps, while back-office card specialists are equally passionate about fraud prevention yet never get the chance to interact with members and front-line staff.*

- At First Financial, we wanted **to rise above day-to-day challenges**, focus on the bigger picture, and **sharpen the behaviors** that cement a truly sustainable member-centric culture.

The Solution – Cultivating a Unified Culture around MX

- Through a **new program**, we are cultivating cross-functional leadership and breaking down silos. The program is a **hands-on experience** designed to spark inspiration and unify behavior and intent around the member experience.
- In 2025, we launched our **inaugural 16-person cohort of MX leaders** who work directly with members or whose work directly impacts members. *It included leadership across our branch network, member services contact center, digital products, cards, payments, and back-office support.*
- The group met monthly for **six different workshops** — each with a different theme and corresponding assignments.
- When the sessions ended, **participants identified a "*Spark!*" of inspiration,** something within their line of sight that they can improve upon or have a direct impact on. *The cohort will reconvene in this month to share the tangible next steps to their "Sparks!".*

Building the Cohort

- I intentionally partnered with Vida to bring a broader lens to the cohort, balancing my strategic and operational perspective with a functional, real-world viewpoint.

- Stakeholders were engaged early to gather input and build buy-in, which helped refine and strengthen the overall concept.

- The cohort was intentionally designed not as a course on “how to be a leader,” and avoided a focus on titles, org charts, or generic leadership models.

- Instead, the cohort focused on what leaders actually wrestle with by creating space for the leadership conversations we often do not have, deepening our understanding of leadership within Member Experience, and emphasizing reflection, dialogue, and shared learning over instruction.

Creating the Curriculum, Setting Goals

- Success means each participant **gains a deeper appreciation** for the work of their colleagues and how to **collaborate across functions** to drive high-quality outcomes and strategic impact.

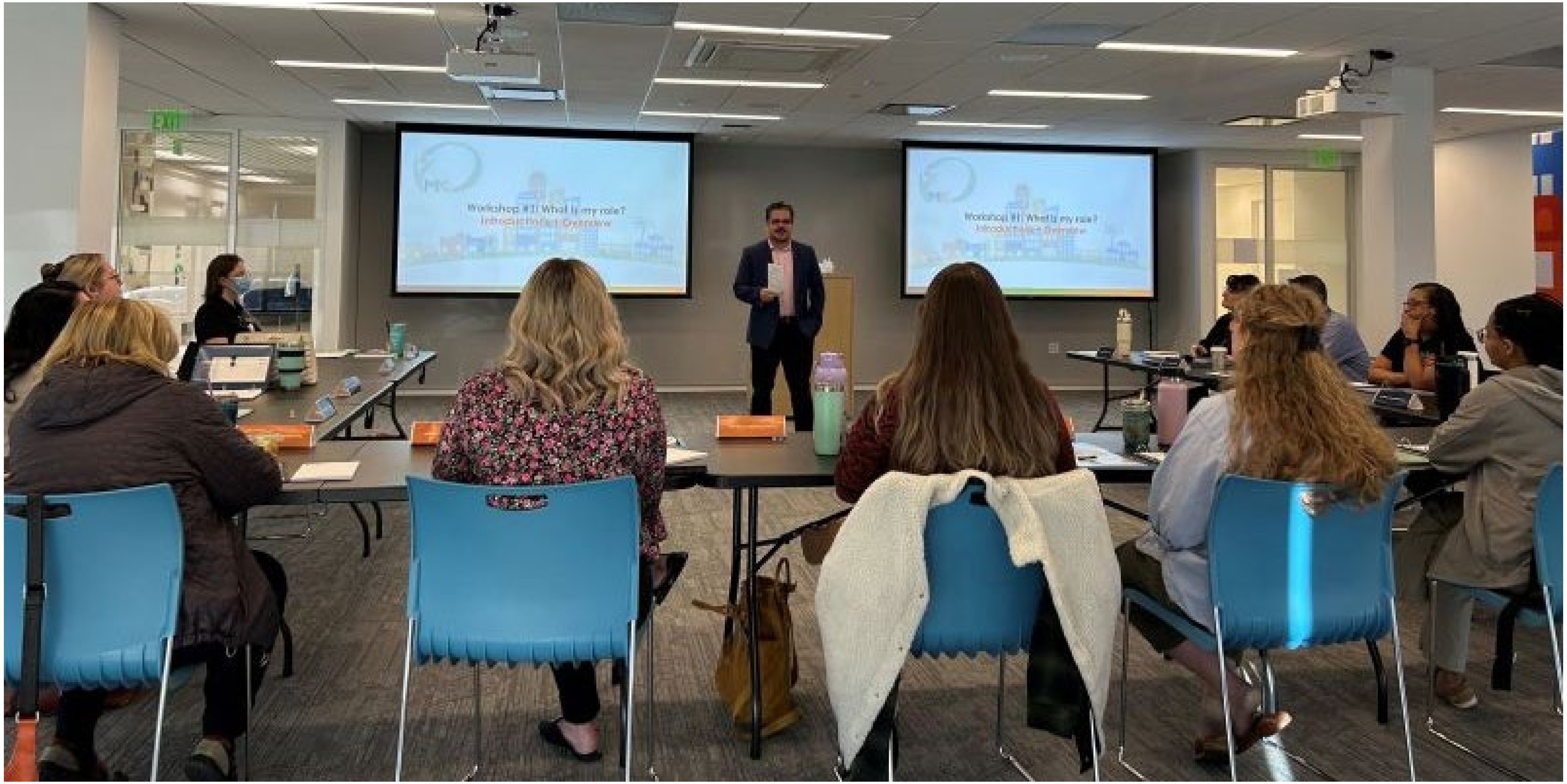
- We built the curriculum by **breaking leadership down to its most basic components** and then creating space for candid, sometimes uncomfortable conversations that sharpen thinking, deepen trust, and develop stronger leaders.

- Topics included, understanding your role, how that role intersects with others, the pursuit of excellence, reframing conflict and opportunity, and more.

- To create minimal disruption on participants' work, **only the first and last of the 90-minute workshops are in-person**; the rest are facilitated virtually. *The bulk of the time is dedicated to breakout sessions and facilitating dialogue around applied learnings, reflections, and Q&A.*

CALLAHAN & ASSOCIATES

A Hands-On Approach to Creating Culture Unification



A Ripple Effect

- We've just completed the program's first year, and while the **initial goal was simply to create a ripple effect,** I considered ROI through the lens of sharpened behaviors that reinforce our culture and consistently deliver a member-centric experience.
- **Throughout this inaugural cohort, we asked ourselves two guiding questions:**
  - *If we work together with a shared mindset around the member experience and our role in it, how much improvement can we drive across the department?*
  - *What ripple effect could sustained, experience-driven behaviors have across our organization and for our members?*

Feedback and the first "Spark!"

- Participants described the sessions as **engaging** and **energizing** and expressed strong interest in **continuing leadership conversations with peers** while reflecting on their own leadership approach.
- Several participants shared that the cohort reinforced the belief that leadership growth is ongoing and that learning gained through the experience would be passed directly to their teams.
- Participants valued the opportunity to **engage** in open dialogue, **participate** in motivating activities, and **learn** from diverse perspectives, strengthening their ability to lead both people and processes.
- Even participants without formal people management roles reported increased self-awareness, deeper understanding of multi-generational teams, and meaningful value from developing and executing a Spark that created tangible improvement.
- From a leadership perspective, facilitators observed increased engagement, collaboration, ownership, and momentum among team leads, **replacing prior frustration with confidence and forward progress.**
- **The First "*Spark!*" - *No Mail Left Behind!*:** Minimizes attrition by modernizing how we identify, contact, and reconnect with members when mail is returned, by enhancing the existing workflow program and leveraging digital communication channels, including online banking and automated Quadient letter processing.

Real-World "Sparks!" of Inspiration

- ***Money Talks* (*Financials, Made Easy*)**: Introduces short, staff-driven 30-minute learning sessions that make complex topics approachable, empower employees in the moment, and expand knowledge through flexible, engaging lunch-and-learn style seminars.

- ***ATM, Anywhere***: Reexamines ATM fee limits to ensure members have equitable access to their money regardless of location, reinforcing our role as a primary financial institution while balancing short-term fee impact with long-term member value.

- ***Collect Support, not Struggles***: Uses data and trends to proactively identify members who may be under financial stress and connects them with timely guidance and support before issues escalate to collections.

- ***Branch Growth, Deep Roots***: Reframes branch roles as long-term growth opportunities by encouraging career movement, welcoming experienced employees back to the branch, and recognizing frontline expertise as a critical leadership pathway.

Cohort Context specific to First Financial

- The cohort was launched during my third year as MXO, following two years of **intentionally establishing the department's purpose**, mission, and vision to ensure a strong foundation.

- The evidence suggests the cohort succeeded because the department had already experienced my leadership philosophy in action, including **a clear commitment to staff development, psychological safety, and trust.**

- Credit union member and staff needs were intentionally identified before performance goals, grounded in the belief that **the goals we set ultimately shape the experience we deliver.**

- By wearing both the Member Experience and Retail Operations hats, I was able to align strategy with experience outcomes and direct decisions that reinforced those behaviors, *such as prioritizing first call resolution and OSAT over average handle time.*

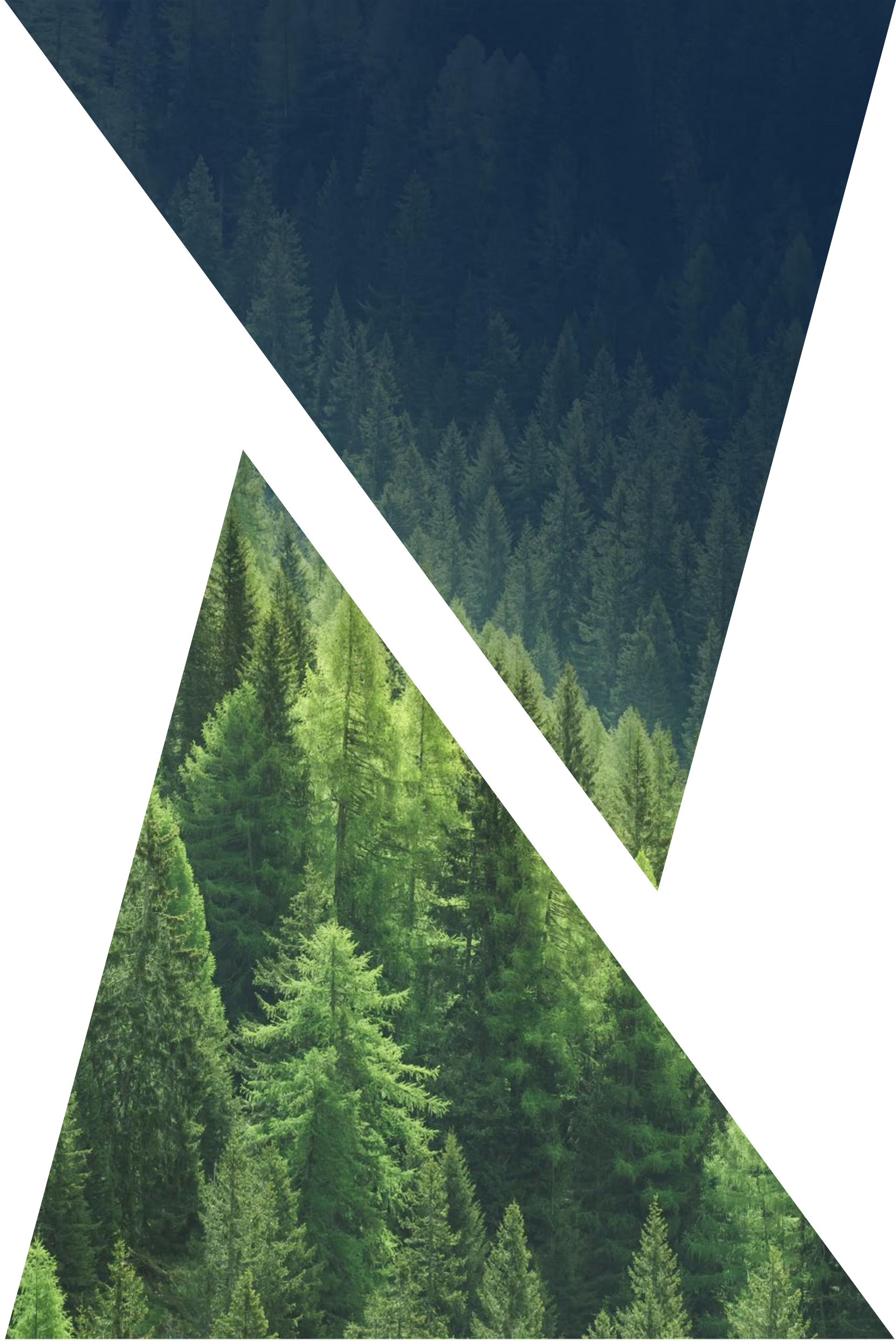
Best Practices to take back

- Each workshop was designed to be flexible and responsive to the needs and conversations in the room, so the cohort consistently felt like a **value add** rather than a chore or assignment.
- *We are a people business masquerading as financial services*. To avoid a transactional feel, focusing on the employee experience will lead to a strong member experience. **This needs to be actionable during the cohort.**
- We used an unbiased third-party assessment, *the Positive Intelligence Saboteur exam*, and reinforced learning between sessions through guided reading, reflection prompts, and homework. Binders and notepads were provided to collect all cohort materials in one place.
- We collected and compared feedback over time through surveys and regular check-ins, offering both anonymous and recorded options to promote psychological safety and honest reflection in a people-first organization.

Future Plans

- Looking ahead to 2026, we plan to make this an annual cohort that includes those hired the year prior. Our goal is to broaden cohort participation, deepen cross-functional representation, including a partnership with the Limitless Leaders Program, and continue evolving the experience intentionally, recognizing that meaningful culture change takes time and is fluid.
- Future cohorts will be connected through structured mentorships with prior cohort participants to reinforce learning, sustain momentum, and strengthen leadership continuity across the organization.
- We will ensure that ideas, practices, and *Sparks!* generated through the cohort are shared organization-wide, with deliberate recognition of the employees who initiated and led meaningful change.
- Over time, we will sharpen the data used to demonstrate the value and impact of the cohort, pairing cultural indicators with operational and experience outcomes to tell a clearer, more complete story.

Q&A Discussion Period



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